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STATE OF OREGON

DEPARTMENT OF COMMERCE

BANKING DIVISION

Seventy-fifth Annual Report

of the

Superintendent of Banks

1982

JOHN B. OLIN

Superintendent of Banks

Salem, Oregon 97310

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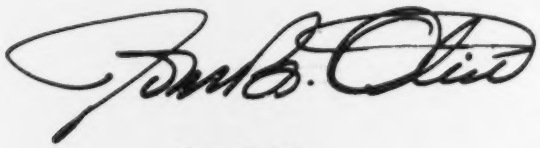
LETTER OF TRANSMITTAL

To the HONORABLE JANE F. HUSTON, DIRECTOR
DEPARTMENT OF COMMERCE

DEAR DIRECTOR:

I have the honor to submit to you the Seventy-fifth Annual Report of the Banking Division, covering the year ending December 31, 1982, in compliance with the terms and provisions of ORS 706.740. Included in the report are schedules and abstracts pertaining to the operation and condition of all institutions which fall under supervision of the Banking Division.

Respectfully submitted,



John B. Olin
Superintendent of Banks

STATE OF OREGON

DEPARTMENT OF COMMERCE

BANKING DIVISION

Salem, Oregon 97310 (Tel. 378-4140)

JOHN B. OLIN
Superintendent of Banks

J. GORDON PRAKKEN
Assistant Superintendent of Banks

GERALD D. SETH
Chief Examiner

KEITH A. BOYER
Credit Union & Consumer Finance Supervisor

TECHNICAL STAFF

LOIS S. PAISLEY ..... Executive Secretary
MELVIN W. KNOYLE ..... E.D.P. Examiner
SHARLYN W. RAYMENT ..... Credit Union & Consumer Finance Asst.
D. RENEE KLIEWER ..... Programmer
JANET B. MARTIN ..... Programmer
MARLICE M. BASL ..... Consumer Finance & Credit Union Secretary
DONNA M. BOSCO ..... Bank Examination Secretary
CLAIREAN G. SMITH ..... Bank Examination Secretary
CORDELIA H. HAMILTON ..... Secretary

Review Examiners

DURRAN W. AULD
VERNE R. McKEE

Senior Bank Examiners

RICHARD H. FORSYTHE
DONALD A. PYLE

Bank Examiners

GEORGE V. BAGLEY
LAWRENCE J. BELLARTS
JOHN K. GRABOW
RONALD C. HAYS
JOSEPH D. JOHANNES
ORVILLE E. KEIFER
JOHN W. KENNEDY
JOHN M. MOECK
JOHN W. OLSON
STEVEN G. SANDERS
RICHARD E. TAYLOR
LESLIE L. THALER
ROGER J. THOMPSON
DEAN E. WAGER

Assistant Bank Examiners

BONNIE L. BRENDLE
BEVERLY A. HANSCOM
AN H. NGUYEN
GORDON NIELSSEN
RONALD I. SINES
GERALD T. SPELLMEYER

Credit Union Examiners

LORETTA M. ASA
SUSAN E. ELLIOTT

Consumer Finance Examiners

MAX A. LUCAS
W. DEANE ROBERTSON

STATE BANKING BOARD

V. E. SOLSO ..... Portland ..... Term expires June 30, 1983
JOHN SEGERSTROM ..... Pendleton ..... Term expires June 30, 1984
DORIS S. BOUNDS ..... Hermiston ..... Term expires June 30, 1985

Superintendents of Banks serving since May 25, 1907

Name	*Date of Appointment*	*Date of Resignation*
James Steel	May 25, 1907	May 15, 1910
Will Wright	May 25, 1910	December 1, 1913
S. G. Sargent	December 1, 1913	February 5, 1918
Will H. Bennett	February 11, 1918	December 31, 1920
Frank C. Bramwell	January 1, 1921	September 1, 1927
A. A. Schramm	September 1, 1927	October 1, 1935
Mark Skinner	October 1, 1935	December 1, 1939
A. A. Rogers	December 1, 1939	September 30, 1956
M. A. Case	October 1, 1956	June 30, 1958
J. F. M. Slade	July 1, 1958	June 30, 1970
Melvin Bilyeu (Acting)	July 1, 1970	November 30, 1970
John B. Olin	December 1, 1970	———

SEVENTY-FIFTH ANNUAL REPORT

STATE BANKING FUND 1982

January 1, 1982 balance		$1,323,382.63
RECEIPTS		
Examination fees:		
Banks and trust companies	$ 933,589.94	
Licensed lenders	77,617.68	
Credit unions	91,125.70	
Annual License fees:		
Banks and trust companies	15,296.25	
Licensed lenders	49,875.00	
Licensees under Sale of Checks Act	2,050.00	
Filing fees:		
Banks and trust companies	46,348.17	
Licensed lenders	0.00	
Credit unions	575.00	
Certified copies, seal charges, miscellaneous:		
Receipts and refunds	1,158.50	
Total receipts		1,217,636.24
		$2,541,018.87
DISBURSEMENTS		
Salaries	$1,028,401.78	
Employer's contributions	324,547.33	
Traveling expense	43,669.01	
Meals and lodging	106,239.87	
Office supplies	2,907.79	
Telephone and telegraph	9,396.40	
Postage, freight and express	4,882.47	
Printing of publications	11,488.19	
Rent	32,853.00	
All other expenses	125,460.63	
Capital outlays	5,474.50	
Total disbursements		1,695,320.97
Balance in Banking Fund December 31, 1982		845,697.90
		$2,541,018.87

INCREASES IN CAPITAL STOCK

Name of Bank & Location	*From*	*To*	*Date*
The Prineville Bank, Prineville	$ 624,480	$ 686,928	March 1, 1982
Mount Hood Security Bank, Gresham	896,865	941,600	March 4, 1982
Bank of Myrtle Point, Myrtle Point	366,330	403,620	March 9, 1982
Western Security Bank, Salem	1,100,000	1,155,000	March 11, 1982
Bank of Myrtle Point, Myrtle Point	403,620	404,380	March 26, 1982
Juniper Banking Company, Madras	683,112	751,422	March 25, 1982
Timber Community Bank, Roseburg	800,000	968,000	March 30, 1982
Bank of Wallowa County, Joseph	269,350	309,030	March 31, 1982
Centennial Bank, Springfield	750,000	2,000,000	April 1, 1982
Bank of the Northwest, Eugene	400,000	600,000	April 30, 1982
The Commercial Bank, Salem	1,832,400	1,924,020	May 14, 1982
South Valley State Bank, Klamath Falls	400,000	435,500	June 7, 1982
First State Bank of Oregon, Milwaukie	5,096,335	6,500,000	June 30, 1982
Tualatin Valley Bank, Hillsboro	300,000	307,541	October 26, 1982

DECREASES IN CAPITAL STOCK

Name of Bank & Location	*From*	*To*	*Date*
Tualatin Valley Bank, Hillsboro	$ 400,000	$ 300,000	March 19, 1982
Columbia River Banking Company, The Dalles	400,000	200,000	March 25, 1982

APPLICATION FOR AUTHORITY TO ORGANIZE STATE BANKS

Location	*Name*	*Date of Filing*	*Applicants*	*Date Approved*
Milton-Freewater	Bank of Milton-Freewater*	Dec. 14, 1981	U.S. Bancorp	Feb. 12, 1982
Newport	Newport State Bank*	Apr. 23, 1982	U.S. Bancorp	July 21, 1982
Dallas	Great Western Bank*	Dec. 29, 1982	Thomas J. Newton	

*Federal Reserve Member Banks

APPLICATION FOR AUTHORITY TO ORGANIZE INTERIM BANKS

Location	*Name*	*Date of Filing*	*Applicants*	*Date Approved*
Portland	C P Interim Bank	Feb. 10, 1982	Thomas E. Wolf	Feb. 10, 1982
Milwaukie	Metropolitan Interim Bank	Feb. 26, 1982	Craig Robinson	Feb. 26, 1982
Woodburn	Woodburn State Interim Bank	July 29, 1982	Lanny Cutsforth	July 29, 1982
Roseburg	Timber State Interim Bank	Sept. 16, 1982	Lee Van Domelen	Sept. 16, 1982
Salem	Western Security Interim Bank	Sept. 21, 1982	L. A. Van Kleeck	Sept. 21, 1982

INTERIM BANKS CHARTERED

Name of Bank & Location	*Articles Approved*	*Charter Issued*	*Charter No.*	*Disposition*
Valley State Interim Bank, Eugene	Feb. 24, 1981	June 24, 1981	401	Merged with and into Centennial Bank which merged with and into Valley State Bank (changed its name to Centennial Bank) and became wholly-owned subsidiary of Valley West Bancorp. Effective April 1, 1982.
Interim Bank of the Northwest, Eugene	Aug. 20, 1981	Jan. 6, 1982	408	Merged with and into Bank of the Northwest, which then became wholly-owned subsidiary of BNW Bancorp. Effective April 15, 1982.
Interim Bank of the Cascades, Bend	Nov. 3, 1981	Feb. 9, 1982	412	Plan to merge with and into Bank of the Cascades thereby making Bank of the Cascades a wholly-owned subsidiary of Cascade Bancorp was abandoned June 11, 1982.
Commercial Interim Bank, Salem	Aug. 25, 1981	Feb. 18, 1982	413	Merged with and into Commercial Bank which then became wholly-owned subsidiary of Commercial Bancorp. Effective July 12, 1982.
CP Interim Bank Portland	Apr. 9, 1982	July 8, 1982	416	
Security Interim Bank of Coos County, Myrtle Point	Dec. 21, 1982	Jan. 19, 1982	410	Merged with and into Security Bank of Coos County which then became wholly-owned subsidiary of Security Bank Holding Company. Effective November 4, 1982.
Woodburn State Interim Bank, Woodburn	July 29, 1982	Aug. 19, 1982	417	Merged with and into Woodburn State Bank which then became wholly-owned subsidiary of Woodburn Bancorp. Effective November 11, 1982.
Metropolitan Interim Bank, Milwaukie	Feb. 26, 1982	May 11, 1982	415	Will merge with and into United Bank of Oregon.
Western Security Interim Bank, Salem	Sept. 21, 1982	Nov. 19, 1982	419	Will merge with and into Western Security Bank.
Timber Community Interim Bank, Roseburg	Sept. 16, 1982	Dec. 21, 1982	420	Will merge with and into Timber Community Bank.

Provisional Charters are issued to Interim Banks which are used for purpose of merger, and the charter expires one year after issuance unless extended.

NEW BANKS CHARTERED

Name and Location	Articles Approved	Charter Issued	Charter No.	Capital Stock
Bank of Corvallis Corvallis	September 25, 1981	January 13, 1982	409	$1,000,000
Pacific State Bank Lincoln City	September 14, 1981	January 20, 1982	411	1,000,000
Bank of Lake Oswego Lake Oswego	December 15, 1981	May 27, 1982	414	1,000,000
Bank of Milton-Freewater Milton-Freewater	March 12, 1982	October 20, 1982	418	1,000,000

NATIONAL BANKS OPENED

Name and Location	*Date Opened*	*Capital Stock*
First National Bank of Oregon Canby	June 21, 1982	$1,125,000

BANK APPLICATIONS FAILED TO COMPLETE ORGANIZATION

Name and Location	*Cert. of Incorporation Issued*	*Date Ceased to Exist*
Eastern Oregon Community Bank La Grande, Oregon	June 18, 1981	June 19, 1982
Western Interim Bank Coos Bay, Oregon	Feb. 13, 1981	Feb. 13, 1982
Great Western Bank	Dec. 28, 1981	Dec. 28, 1982

BANKS DID NOT COMPLETE MERGER TO BECOME SUBSIDIARY OF BANK HOLDING COMPANY

Name and Location	*Name of Holding Company*	*Date Plan Abandoned*
Bank of the Cascades Bend, Oregon	Cascade Bancorp	June 11, 1982
Western Bank Coos Bay, Oregon	Wesbanco, Inc.	Feb. 13, 1982

BANK MERGER PLAN TERMINATED

Agreement and Plan of Reorganization dated December 24, 1981, between Orbanco Financial Services Corporation, an Oregon corporation, Western Bank, an Oregon banking corporation, and The Oregon Bank, an Oregon banking corporation, was terminated by mutual consent May 4, 1982.

APPLICATION FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	*Office Name*	*City*	*Date Filed*	*Fate*
Security Bank of Coos County, Myrtle Point	Myrtle Point Branch	Myrtle Point	April 12, 1982	Approved Apr. 29, 1982
Emerald Empire Banking Co. Springfield	Eugene Branch	Eugene	April 16, 1982	Approved May 12, 1982
Bank of Commerce Milton-Freewater	Weston Branch	Weston	April 19, 1982	Approved June 3, 1982

APPLICATION FOR AUTHORITY TO ESTABLISH BRANCHES—Continued

Santiam Valley Bank Aumsville	Mill City Office	Mill City	May 14, 1982	Approved July 12, 1982
Beaver State Bank Beaverton	Scholls-Nimbus Branch	Tigard	June 1, 1982	Approved Aug. 26, 1982
The Prineville Bank Prineville	Christmas Valley Branch	Christmas Valley	Sept. 28, 1982	Approved Nov. 2, 1982

BRANCHES AUTHORIZED

Office Name	*Applicant*	*City*	*Certificate No.*	*Issue Date*	*Opening Date*
Lincoln City Branch	The Bank of Newport	Lincoln City	306	Jan. 25, 1982	Feb. 1, 1982
Milton-Freewater Branch (established as result of S&L conversion & merger	First American Banking Company	Milton-Freewater	307	Mar. 15, 1982	Mar. 15, 1982
Hermiston Branch (established as result of S&L conversion & merger)	First American Banking Company	Hermiston	308	Mar. 15, 1982	Mar. 15, 1982
West 11th Branch (established as result of merger Valley State Bank & Centennial Bank)	Centennial Bank	Eugene	309	Apr. 1, 1982	Apr. 1, 1982
Lebanon Branch	Greater Pacific Bank	Lebanon	310	Apr. 28, 1982	May 3, 1982
Providence Branch	The Oregon Bank	Portland	311	Apr. 28, 1982	May 3, 1982
King City Office	Bank of Oregon	King City	312	May 18, 1982	May 24, 1982
Eugene Main Branch (established as result of merger Citizens Bank of Oregon with & into First State Bank of Oregon & name change)	Pacific Western Bank	Eugene	313	June 30, 1982	June 30, 1982
Vernonia Branch	Farmers and Merchants Bank	Vernonia	314	July 20, 1982	July 23, 1982
Business & Professional Branch	Emerald Empire Banking Company	Eugene	315	Aug. 23, 1982	Aug. 23, 1982
Weston Branch	Bank of Commerce	Weston	316	Sept. 22, 1982	Sept. 27, 1982
Christmas Valley Branch	The Prineville Bank	Christmas Valley	317	Nov. 30, 1982	Dec. 9, 1982

BANK BRANCHES CLOSED

Name & Location of Branch	*Parent Bank*	*Date Closed*
Campus Branch 886 East 13th Ave., Eugene	The Oregon Bank	June 18, 1982
Aurora Colony Branch 300 Main St., Aurora	Bank of Oregon	Aug. 15, 1982
Mt. Angel Branch 215 Main Street, Mt. Angel	Bank of Oregon	Aug. 15, 1982
Sheridan Branch 120 S.W. Mill St., Sheridan	Bank of Oregon	Aug. 15, 1982
Liberty & Skyline Branch 4741 Liberty Rd. S.E., Salem	Bank of Oregon	Aug. 15, 1982
Clackamas Branch	Columbia Pacific Bank & Trust Co.	Dec. 31, 1982

BANK BRANCH APPLICATIONS WITHDRAWN

Name & Location of Branch	*Parent Bank*	*Date Withdrawn*
Tillamook Branch Pacific Ave. & 8th St., Tillamook	Lincoln Bank	June 25, 1982

BANK BRANCH APPLICATIONS ABANDONED

Name & Location of Branch	*Parent Bank*	*Date Abandoned*
Valley River Branch Valley River Shopping Center, Eugene	United Savings Bank, Mutual	Aug. 6, 1982
Salem Main Branch High St. & Trade St., Eugene	United Savings Bank, Mutual	Aug. 6, 1982
Bandon Branch Bandon	Citizens Bank of North Bend	Sept. 8, 1982

CHANGE IN NAME OR LOCATION

From	*To*	*Date*
Bank of Astoria 85 Marine Drive Astoria, Oregon 97103	Bank of Astoria 977 Commercial St. Astoria, Oregon 97103	Jan. 5, 1982
Yaquina Bay Bank 350 East Olive St. Newport, Oregon 97365	Yaquina Bay Bank 400 East Olive St. Newport, Oregon 97365	Feb. 17, 1982
The Royal Bank of Canada 707 S.W. Washington Portland, Oregon 97205	The Royal Bank of Canada 1515 S.W. Fifth Ave. Portland, Oregon 97201	Feb. 18, 1982
The Pendleton Banking Co. 125 S.E. Court Pendleton, Oregon 97801	First American Banking Company 125 S.E. Court Pendleton, Oregon 97801	Mar. 15, 1982
Melanie Square Branch of The Pendleton Banking Co. 300 S.W. 17th Pendleton, Oregon 97801	Melanie Square Branch of First American Banking Company 300 S.W. 17th Pendleton, Oregon 97801	Mar. 15, 1982
The Prineville Bank 290 West Third St. Prineville, Oregon 97754	The Prineville Bank 422 North Beaver Prineville, Oregon 97754	Mar. 29, 1982
Beaverton Banking Company 4875 S.W. Griffith Beaverton, Oregon 97005	Business Banking Corporation 4875 S.W. Griffith Beaverton, Oregon 97005	Mar. 29, 1982
Centennial/Valley State Bancorp 1377 Moahawk Blvd. Springfield, Oregon 97477	Valley West Bancorp 1377 Mohawk Blvd. Springfield, Oregon 97477	Mar. 30, 1982
Valley State Bank W. 11th & Bailey Hill R. Eugene, Oregon 97402	Centennial Bank 1377 Mohawk Blvd. Springfield, Oregon 97477	Apr. 1, 1982
Valley River Branch of Valley State Bank 1141 Valley River Drive Eugene, Oregon 97401	Valley River Branch of Centennial Bank 1141 Valley River Drive Eugene, Oregon 97401	Apr. 1, 1982
Emerald Branch of Citizens Bank of Oregon 450 Hwy. 99 N. Eugene, Oregon 97402	Emerald Branch of Pacific Western Bank 450 Hwy. 99 N. Eugene, Oregon 97402	June 30, 1982

CHANGE IN NAME OR LOCATION—Continued

From	*To*	*Date*
Springfield Branch of Citizens Bank of Oregon 725 North A Street Springfield, Oregon 97477	Springfield Branch of Pacific Western Bank 725 North A Street Springfield, Oregon 97477	June 30, 1982
West Lane Branch of Citizens Bank of Oregon 88140 Territorial Road Veneta, Oregon 97487	West Lane Branch of Pacific Western Bank 88140 Territorial Road Veneta, Oregon 97487	June 30, 1982
River Road Branch of Citizens Bank of Oregon 1980 River Road Eugene, Oregon 97402	River Road Branch of Pacific Western Bank 1980 River Road Eugene, Oregon 97402	June 30, 1982
18th and Chambers Branch of Citizens Bank of Oregon 1665 W. 18th Street Eugene, Oregon 97401	18th and Chambers Branch of Pacific Western Bank 1665 W. 18th Street Eugene. Oregon 97401	June 30, 1982
Coburg Road Branch of Citizens Bank of Oregon 1380 Coburg Road Eugene, Oregon 97401	Coburg Road Branch of Pacific Western Bank 1380 Coburg Road Eugene, Oregon 97401	June 30, 1982
Harrisburg Branch of Citizens Bank of Oregon 310 S. Third Harrisburg, Oregon 97446	Harrisburg Branch of Pacific Western Bank 310 S. Third Harrisburg, Oregon 97446	June 30, 1982
30th & Hilyard Branch of Citizens Bank of Oregon 2995 Hilyard Street Eugene, Oregon 97405	30th & Hilyard Branch of Pacific Western Bank 2995 Hilyard Street Eugene, Oregon 97405	June 30, 1982
First State Bank of Oregon 10888 S.E. Main Street Milwaukie, Oregon 97222	Pacific Western Bank 10888 S.E. Main Street Milwaukie, Oregon 97222	June 30, 1982
Forest Grove National Bank P. O. Box 187 Forest Grove, Oregon 97116	Valley National Bank of Oregon P. O. Box 187 Forest Grove, Oregon 97116	July 1, 1982
Lloyd Center Office of Pacific Western Bank 825 N.E. Multnomah Portland, Oregon 97232	Lloyd Center Tower Office of Pacific Western Bank 825 N.E. Multnomah Portland, Oregon 97232	July 16, 1982
Marine Drive Branch of Bank of Astoria 85 West Marine Drive Astoria, Oregon 97103	Downtown Branch of Bank of Astoria 977 Commercial St. Astoria, Oregon 97103	Sept. 1, 1982
Bank of Astoria 977 Commercial Street Astoria, Oregon 97103	Bank of Astoria 85 West Marine Drive Astoria, Oregon 97103	Sept. 1, 1982
Eugene Branch of Emerald Empire Banking Company 1065 Oak Street Eugene, Oregon 97401	Business & Professional Branch of Emerald Empire Banking Company 1065 Oak Street Eugene, Oregon 97401	Sept. 20, 1982
Viking Office of Pacific Western Bank 620 S.W. College Portland, Oregon 97201	Parkside Center Office of Pacific Western Bank 2020 S.W. 4th Ave. Portland, Oregon 97201	Sept. 27, 1982

CHANGE IN NAME OR LOCATION—Continued

N.E. 12th & Sandy Branch of Bank of Oregon 6501 S.W. Macadam Portland, Oregon 97201	Portland Office of Bank of Oregon 811 S.W. Front Ave. P. O. Box 8338 Portland, Oregon 97207	Oct. 18, 1982
High Lakes Branch of The Prineville Bank 51366 S. Hwy. 97 P. O. Box 788 La Pine, Oregon 97739	La Pine Branch of The Prineville Bank 51366 S. Hwy. 97 P. O. Box 788 La Pine, Oregon 97739	Nov. 22, 1982

REGISTERED BANK HOLDING COMPANIES

Holding Company	*Location*	*Subsidiary Banks*	*Location*
BNW Bancorp	Eugene	Bank of the Northwest	Eugene
Banore Bancshares, Inc.	Woodburn	Bank of Oregon	Woodburn
Commercial Bancorp	Salem	The Commercial Bank	Salem
First Interstate Bancorp	Los Angeles	First Interstate Bank of Oregon, N.A.	Portland
Northwest Bancorp	Albany	Citizens Valley Bank	Albany
		Citizens Bank of North Bend	North Bend
Orbanco, Inc.	Portland	Oregon State Bank	Corvallis
		Southern Oregon State Bank	Grants Pass
		Lincoln Bank	Lincoln City
		The Oregon Bank	Portland
Pacwest Bancorp	Milwaukie	Hood River County Bank	Hood River
		First National Bank of McMinnville	McMinnville
		Pacific Western Bank	Milwaukie
Pioneer American BanCorporation	Pendleton	First American Banking Company	Pendleton
U.S. Bancorp	Portland	First National Bank of Oregon	Canby
		Bank of Corvallis	Corvallis
		Bank of Lake Oswego	Lake Oswego
		Pacific State Bank	Lincoln City
		Bank of Milton-Freewater	Milton-Freewater
		Bank of Milwaukie	Milwaukie
		United States National Bank of Oregon	Portland
United Bancorp	Roseburg	Douglas National Bank	Roseburg
Valley West Bancorp	Springfield	Centennial Bank	Springfield
West Coast Bancorp	Newport	The Bank of Newport	Newport

FEDERAL RESERVE MEMBER BANKS

Name of Bank	*Location*
Santiam Valley Bank	Aumsville
Business Banking Corporation	Beaverton
Home Valley Bank	Cave Junction
Bank of Corvallis	Corvallis
Oregon Pacific Banking Co.	Florence
Farmers and Merchants Bank	Forest Grove
Tri-County Banking Co.	Junction City

FEDERAL RESERVE MEMBER BANKS—Continued

Bank of Lake Oswego	Lake Oswego
Pacific State Bank	Lincoln City
Valley Community Bank	McMinnville
Jefferson State Bank	Medford
Bank of Milton-Freewater	Milton-Freewater
Newberg State Bank	Newberg
Yaquina Bay Bank	Newport
Citizens Bank of North Bend	North Bend
Columbia Pacific Bank & Trust Co.	Portland
The Prineville Bank	Prineville
Emerald Empire Banking Company	Springfield

NON-DEPOSIT TRUST COMPANIES

Name of Trust Company	*Location*
Capital Trust Company	Portland
Columbia Trust Company	Portland
Pacific Northwest Trust Company	Portland
Service Trust Company	Portland

BANKS AND SAVINGS & LOANS AUTHORIZED TO DO A TRUST BUSINESS

Date of Authorization	*Name of Bank or Trust Company and Location*
Nov. 27, 1971	Citizens Valley Bank, Albany
Sept. 16, 1968	Western Bank, Coos Bay
Oct. 7, 1969	Pacific Western Bank, Milwaukie
Sept. 9, 1982	Western Heritage Federal Savings & Loan, Pendleton
Nov. 17, 1919	The Bank of California, N.A., Portland
July 8, 1976	Columbia Pacific Bank & Trust Co., Portland
Aug. 19, 1927	First Interstate Bank of Oregon, N.A., Portland
June 9, 1914	The Oregon Bank, Portland
Nov. 13, 1919	United States National Bank of Oregon, Portland
April 20, 1966	The Commercial Bank, Salem
May 13, 1924	Pioneer Trust Company, Salem

FOREIGN BANKS AND TRUST COMPANIES AUTHORIZED TO MAKE MORTGAGE LOANS

State	*City*	*Name of Bank*
Idaho	Fruitland	Treasure Valley Bank
Washington	Seattle	Washington Mutual Savings Bank

PLAN OF MERGER

	Location	*Filed*	*Fate*
*Bank of the Cascades, Interim Bank of the Cascades, Cascade Bancorp (bank holding company)	Bend	Dec. 21, 1981	Abandoned Feb. 13, 1982
The Pendleton Banking Co., The Pendleton Interim Bank, United Transition Bank, First American Transition Bank, Pioneer American Bancorporation (bank holding company)	Pendleton	Oct. 26, 1981	Effective Mar. 15, 1982
Valley State Bank, Centennial Bank, Valley State Interim Bank, Valley West Bancorp (bank holding company)	Springfield	July 29, 1981	Effective Apr. 1, 1982
*Bank of the Northwest, Interim Bank of the Northwest, BNW Bancorp (bank holding company)	Eugene	Dec. 15, 1981	Effective Apr. 15, 1982
*The Commercial Bank, Commercial Interim Bank Commercial Bancorp (bank holding company)	Salem	Mar. 22, 1982	Effective July 12, 1982
Citizens Bank of Oregon, First State Bank of Oregon, Pacwest Bancorp (bank holding company)	Milwaukie	May 7, 1982	Effective June 30, 1982
The Independent Bank of Sandy, Willamette Falls State Bank, Metropolitan Bank	Milwaukie	Sept. 3, 1982	
*Woodburn State Bank, Woodburn State Interim Bank, Woodburn Bancorp (bank holding company)	Woodburn	Nov. 2, 1982	
*Security Bank of Coos County, Security Interim Bank of Coos County, Security Bank Holding Company (bank holding company)	Myrtle Point	Nov. 4, 1982	
Lincoln Bank, The Oregon Bank, Orbanco, Inc. (bank holding company)	Portland	Dec. 20, 1982	

*Merger for purpose of bank becoming wholly-owned subsidiary of a bank holding company.

ABSTRACT OF STATEMENTS OF TRUST RESPONSIBILITY AT CLOSE OF BUSINESS DECEMBER 31, 1982

Number Reporting—11

TRUST ASSETS

Cash on hand and due from banks	$ 22,951,381.13
Stocks, bonds and other securities	7,616,435,461.30
Notes and contracts receivable	297,405,749.07
Savings accounts	174,643,383.64
Participants interest in collective investment funds	2,124,401,551.15
Real property held in trust as asset or investment	153,555,128.44
Advances to trusts	(45,031,528.33)
Other assets	307,203,255.88
Total	$10,651,564,382.28

TRUST LIABILITIES

Court Trusts:		
(a) Cash	$ 218,335.50	
(b) Securities, etc.	202,776,485.65	202,994,821.15
Personal Trusts:		
(a) Cash	8,575,800.93	
(b) Securities, etc.	1,786,632,258.91	1,795,208,059.84
Corporate Trusts and Corporate Agencies:		
(a) Cash	7,507,756.88	
(b) Securities, etc.	2,195,097,699.15	2,202,605,456.03
Personal Agencies (Incl. Escrow, Safekeeping, etc.):		
(a) Cash	13,801,779.63	
(b) Securities (Property)	6,437,162,560.60	6,450,964,340.23
Advance Account		(27,306,248.60)
Other Liabilities		27,097,953.63
Total		$10,651,564,382.28

Total amount of bonds, notes and other security issues under banks' or companies' trusteeship	$ 2,072,677,888.16
Book value of securities pledged to Superintendent of Banks	$ 7,975,815.58
Book value of securities pledged to secure uninvested trust funds deposited in own bank	$ 99,862,774.80

DIRECTORY

of

Banks and Trust Companies in the State of Oregon

Under the Jurisdiction of the Banking Division,

Department of Commerce,

Together With Dates of Charters or Incorporation, and Lists of

Officers and Directors

* Banks which are wholly-owned subsidiaries of registered bank holding companies. The holding companies and their subsidiaries are listed on page 13 of this report.

***CITIZENS VALLEY BANK, ALBANY**
Chartered March 19, 1957; Charter No. 331
Head Office,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. (503) 926-4221

Rodney B. Tibbatts	President
W. G. Cadmus	Executive Vice President
Leonard M. Roche	Vice Pres. & Comptroller
Jack Adams	Sr. Vice President
Landy G. Chapman	Sr. Trust Officer & Dept. Mgr.
James E. Roppe	Auditor

Albany Branch,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. 926-4221

Ron Benek — Vice Pres. & Manager

East Albany Branch,
940 E. Pacific Blvd., P.O. Box 629
Albany, Oregon 97321
Tel. 926-4221

Al Reznicsek — Manager

South Albany Branch,
1012 - 34th S.E., P.O. Box 806
Albany, Oregon 97321
Tel. 926-4221

Enid Coonrod — Manager

Brownsville Branch,
P.O. Box 308
Brownsville, Oregon 97327
Tel. 466-5191

Jessica McLain — Manager

Halsey Branch,
P.O. Box 288
Halsey , Oregon 97348
Tel. 369-2261

James A. Coonrod — Asst. Vice Pres. & Manager

Independence Branch,
302 S. Main Street, P.O. Box 308
Independence, Oregon 97351
Tel. 838-1466

James D. Reid — Manager

Jefferson Branch,
P.O. Box 300
Jefferson, Oregon 97352
Tel. 327-2223

Ray McCormack — Manager

Lebanon Branch,
P.O. Box 548
Lebanon, Oregon 97355
Tel. 258-3126

Dallas H. Enger — Asst. Vice Pres. & Manager

Shedd Branch,
P.O. Box 31
Shedd, Oregon 97377
Tel. 491-3636

James A. Coonrod — Asst. Vice Pres. & Manager

Sweet Home Branch,
1199 Tenth Avenue, P.O. Box 547
Sweet Home, Oregon 97386
Tel. 367-5144

Kent Virgin — Asst. Vice Pres. & Manager

Directors

Howard Hickam, Chairman	*Willard McLagan*	*James Richards*
Richard P. Cornish	*Joe McPherson*	*O. N. Thompson*
Melvin Goode	*John Mahler*	*Rodney B. Tibbatts*
	Robt. Mikkelson	*Rodney Tripp*

GREATER PACIFIC BANK, ALBANY
Chartered October 16, 1978; Charter No. 368
Head Office,
225 S.W. Washington, P.O. Box 219
Albany, Oregon 97321
Tel. (503) 926-6090

Kenneth W. Noteboom	President & Chief Exec. Officer
Terry N. Tompkins	Exec. Vice President
E. E. Eckart	Sr. Vice President & Treasurer
William Edom	Sr. Vice President & Mgr.

Lebanon Branch,
75 East Grant
Lebanon, Oregon 97355
Tel. 451-4646

William G. Edom — Manager

Directors

H. Dan Moore, Chairman	*J. Frank Morse*	*Terry N. Tompkins*
Donald G. Hector	*Kenneth W. Noteboom*	*Donald L. Wimmer*

BANK OF EASTERN OREGON, ARLINGTON
Chartered February 27, 1945; Charter No. 306
Head Office,
Arlington, Oregon 97812
Tel. (503) 454-2636

Gerald H. Pierson	Executive Vice President
James H. Wishart	Vice Pres. & Manager

Heppner Branch,
Heppner, Oregon 97836
Tel. 676-9125

Gene Pierce	President
Patricia Gentry	Cashier

Ione Branch,
Ione, Oregon 97843
Tel. 422-7466

June R. Crowell — Assistant Cashier & Manager

Directors

Howard Bryant, Chairman	*L. E. Dick, Jr.*	*Gene Pierce*
Arthur A. Allen	*William G. Jaeger*	*Otto Steinke*
A. David Childs	*R. W. Lindstrom*	*Kenneth A. Walters*

HERITAGE BANK, ASHLAND

Chartered February 13, 1979; Charter No. 375

Head Office,
250 Pioneer Street, P.O. Box 36
Ashland, Oregon 97520
Tel. (503) 482-9611

Ronald Studham	President
David M. Ostler	Vice Pres./Cashier
Charles E. Hart	Vice President
Darrel Greb	Vice President

Directors

Don S. Provost, Chairman	*Charles L. Butler, Jr.*	*Ronald Studham*
William B. Barnum	*George E. Felger*	*Gloria D. Thorpe*
	Christian P. Hald, M.D.	

BANK OF ASTORIA, ASTORIA

Chartered November 25, 1968; Charter No. 342

Head Office,
85 West Marine Drive, P.O. Box 28
Astoria, Oregon 97103
Tel. (503) 325-2228

William C. Palmberg	President
Cheri Savage	Exec. V. Pres. & Chief Exec. Officer
Rebecca Fergus	Cashier

Downtown Branch,
977 Commercial, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-0202

Brian Kirkpatrick	Asst. Vice Pres. & Manager

Seaside Branch,
301 Avenue A, P.O. Box 938
Seaside, Oregon 97138
Tel. 738-5542

Rhonda Tuveng	Asst. Vice Pres. & Manager

Directors

Wm. C. Palmberg, Jr., Chairman	*George Fulton*	*Jim Morrell*
Fred Foshaug	*Jack Kohl*	*Albert R. Sorkki*
	Albert J. Mittet	*Lawson Stevenson*

SANTIAM VALLEY BANK, AUMSVILLE

Chartered November 23, 1979; Charter No. 386

Head Office,
112 Main Street, P.O. Box 350
Aumsville, Oregon 97325
Tel. (503) 749-1200

Elmer J. Duncan	President
Robert C. Bride	Exec. Vice President & Cashier

Directors

Donald J. Etzel, Chairman	*Darr L. Goss*	*Mary Kirsch Advisory Director*
Robert C. Bride	*Francis Hendricks*	*Robert Lorman, Advisory Director*
Donald O. Brinlee	*Shirley Keudell*	
Elmer J. Duncan	*Wallace V. Teuscher*	

BEAVER STATE BANK, BEAVERTON

Chartered May 23, 1980; Charter No. 389

Head Office,
4200 SW. Watson Ave., P.O. Box 40
Beaverton, Oregon 97075
Tel. (503) 643-7990

Larry O. Wheeler	President
Carl Hultenberg	Vice President & Cashier
Michael Lauinger	Vice President

Directors

David W. Hopkins, Chairman	*Jack Burgess*	*John A. Schnell*
Richard M. Bates	*Duane L. Christie*	*Larry O. Wheeler*
	Charles L. Knocke	

BUSINESS BANKING CORPORATION, BEAVERTON

Chartered August 27, 1980; Charter No. 391

Head Office,
4875 S.W. Griffith Drive, P.O. Box 569
Beaverton, Oregon 97075
Tel. (503) 641-2884

Gilbert E. Stuart	Chief Exec. Officer
Jack W. Rosenberg	President
Steven J. Greenberg	Executive Vice President
John A. Linton	Sr. Vice Pres. & Cashier
Richard J. Nelson	Vice President
Janet R. Titus	Vice President

Directors

Werner G. Nistler, Chairman	*Emerson J. Collier, M.D.*	*Donald R. Olson, M.D.*
Jose M. Calderon	*Lewis B. Hampton*	*Jack W. Rosenberg*
Delbert D. Casteel	*Elbert Hawkins*	*Gilbert E. Stuart*

BANK OF THE CASCADES, BEND

Chartered Sept. 1, 1976; Charter No. 355

Head Office,
1700 N.E. Third Street
Bend, Oregon 97701
Tel. 389-7701

Roger J. Shields	President
Patricia L. Moss	Asst. Vice Pres. & Cashier
Frederick D. Arthurs	Manager

South Country Branch,
61250 S. Hwy. 97
Bend, Oregon 97702
Tel. 388-1040

Kenneth Webber	Manager

Sunriver Branch,
Sunriver Country Mall
P.O. Box 4445
Sunriver, Oregon 97702
Tel. 593-8101

Mark Stanard	Manager

Directors

L. A. Swarens Chairman	*Gary L. Capps*	*E. E. Steinlicht*
Alden K. Briggs	*Steve M. Jackson*	*Jacob M. Wolfe*
	Roger J. Shields	

CANBY UNION BANK, CANBY
Chartered July 11, 1932; Charter No. 298
Head Office,
150 N.W. Second, P.O. Box 190
Canby, Oregon 97013
Tel. (503) 266-1126

Dean F. Tatom	President
Janet C. Dietz	Sr. Vice President
John Fergus	Vice President & Cashier

South Center Branch,
1069 S.W. 1st Ave., P.O. Box 370
Canby, Oregon 97013
Tel. 266-6811

Directors

Curtis E. Johnson, Chairman	*Janet C. Dietz*	*Raymond R. Reif*
John Wilson Beck	*Warren Feller*	*Dean F. Tatom*
	June Gerber	*Duane L. Weeks*

HOME VALLEY BANK, CAVE JUNCTION
Chartered August 7, 1980; Charter No. 390
Head Office,
103 S. Kerby Avenue, P.O. Box 129
Cave Junction, Oregon 97523
Tel. (503) 592-4663

James D. Rupert	President
David L. Kennedy	Vice President & Cashier

Directors

Jerry F. Miller, Chairman	*Don F. Gibbs*	*Dr. Joseph Meyer*
Raymond L. Frost	*David L. Kennedy*	*James D. Rupert*

CENTRAL POINT STATE BANK, CENTRAL POINT
Chartered December 17, 1976; Charter No. 356
Head Office,
475 Pine Street, P.O. Box 3457
Central Point, Oregon 97502
Tel. (503) 664-5511

Oliver E. Summers	President & Chief Exec. Officer
J. C. Holden	Vice Pres. & Cashier
Dean Polhemus	Vice President

Jacksonville Branch,
515 N. 5th Street, P.O. Box 850
Jacksonville, Oregon 97530
Tel. 899-8991

Edward Allen	Vice Pres. & Manager

Directors

G. Alvin Roberts, Chairman	*James Dixon*	*Charles L. Niedermeyer*
William J. Allen	*Lyndall Dodson*	*Oliver E. Summers*
Dave Byers	*George L. Evans*	*Melvin A. Winkelman*

WESTERN BANK, COOS BAY
Incorporated Dec. 3, 1904; Corporation No. 108
Head Office,
290 S. Fourth St., P.O. Box 1720
Coos Bay, Oregon 97420
Tel. (503) 269-5171

Frank L. Servoss	President & Chief Exec. Officer
Andrew J. Newhouse	Secretary
Larry Hess	Sr. Vice President
Richard R. Hieb	Sr. Vice President
Cecil L. Kemp	Sr. Vice Pres. & Regional Credit Administrator
Joseph W. Lance	Sr. Vice Pres. & Regional Credit Administrator
Charles A. Rieb	Sr. Vice Pres. & Regional Credit Administrator
Michael L. Sickels	Sr. Vice Pres. & Controller
Scott A. Davidson	Vice President
Robert N. Davis	Vice Pres., Chief Auditor & Examiner and Security Officer
Richard Finlayson	Vice Pres. & Asst. Director of Bank Operations
Bruce A. Laird	Vice Pres. & Marketing Director
James Long	Vice President
William C. Plese	Vice Pres. & Sr. Trust Officer
Richard Vandehey	Vice President

Ashland Branch,
243 E. Main St., P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-4321

Roger L. Fellows	Asst. Vice Pres. & Manager

South Ashland Branch,
2262 Ashland Street, P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-8336

Jeri Reno	Manager

Baker Branch,
2245 Main, P.O. Box 747
Baker, Oregon 97814
Tel. 523-6386

James W. Cady	Asst. Vice President & Manager

Bandon Branch,
1030 Alabama, P.O. Box 39
Bandon, Oregon 97411
Tel. 347-2441

Walter F. Dodrill	Vice President & Manager

Bend Branch,
450 N.W. Franklin Ave., P.O. Box 1226
Bend, Oregon 97709
Tel. 382-6050

Edmund F. Payne	Vice President & Manager

Pilot Butte Branch,
600 N.E. Greenwood Ave., P.O. Box 670
Bend, Oregon 97709
Tel. 389-8140

Joan Karrle	Facility Manager

South Bend Branch,
61490 S. Hwy. 97, P.O. Box 711
Bend, Oregon 97702
Tel. 388-1044
Betsy McCool — Facility Manager

Brookings Branch,
898 Chetco, P.O. Box W
Brookings, Oregon 97415
Tel. 469-2181
Arthur L. Arneson — Asst. Vice Pres. & Manager

Illinois Valley Branch,
110 N. Redwood Hwy. 199, P.O. Box N
Cave Junction, Oregon 97523
Tel. 592-3126
George Riekena — Manager

Clatskanie Branch,
199 E. Nehalem, P.O. Box 187
Clatskanie, Oregon 97016
Tel. 728-2103
Joe D. Galarneau — Vice Pres. & Manager

Coos Bay Branch,
285 S. Fourth St., P.O. Box 1055
Coos Bay, Oregon 97420
Tel. 269-9361
James A. Johnson — Vice Pres. & Manager

Empire Branch,
150 S. Wall, P.O. Box 3578
Coos Bay, Oregon 97420
Tel. 888-3261
Gilford L. Shaw — Manager

South Second Street Branch,
990 S. 2nd Street, P.O. Box 1241
Coos Bay, Oregon 97420
Tel. 269-5155
Brenda Fraley — Facility Manager

Eagle Point Branch,
133 W. Main, P.O. Box 695
Eagle Point, Oregon 97524
Tel. 826-3555
Lawrence W. Wright — Manager

Florence Branch,
430 Highway 101, P.O. Box 100
Florence, Oregon 97439
Tel. 997-3431
Gregory H. Anderson — Asst. Vice Pres. & Manager

Gold Beach Branch,
120 Sixth, P.O. Box 1018
Gold Beach, Oregon 97444
Tel. 247-6696
Marion J. Wilhite — Asst. Vice Pres. & Manager

Gold Hill Branch,
501 2nd Ave., P.O. Box 157
Gold Hill, Oregon 97525
Tel. 855-1535
Carolyn Fox — Facility Manager

Harbor Branch,
97921 Shopping Center Ave., P.O. Box 2187
Harbor, Oregon 97415
Tel. 469-5311
Michael J. McKay — Manager

Klamath Falls Branch,
421 S. 7th, P.O. Box 669
Klamath Falls, Oregon 97601
Tel. 884-3114
Reginald W. Powell — Vice Pres. & Manager

Shasta Plaza Branch,
2885 S. Sixth, P.O. Box 1864
Klamath Falls, Oregon 97601
Tel. 882-7704
Jana Rumelhart — Manager

La Grande Branch,
2202 Wallowa Lake Hwy., P.O. Box 1088
La Grande, Oregon 97850
Tel. 963-7137
Robert J. Ullan — Manager

Crater Branch,
601 Crater Lake Ave., P.O. Box 1047
Medford, Oregon 97501
Tel. 776-3333
Warner M. Fabian — Vice Pres. & Manager

Downtown Medford Branch,
101 E. 8th St., P.O. Box 4370
Medford, Oregon 97501
Tel. 776-3373
Joseph J. McAleavey — Asst. Vice Pres. & Manager

South Medford Branch,
81 E. Stewart, P.O. Box 4667
Medford, Oregon 97501
Tel. 776-3366
James F. Garner — Manager

North Bend Branch,
Pony Village, P.O. Box 587
North Bend, Oregon 97459
Tel. 756-3171
Thomas P. McNeill — Asst. Vice Pres. & Manager

Treasure Valley Branch,
319 S.W. 4th Avenue, P.O. Box 160
Ontario, Oregon 97914
Tel. 889-9681
Charles K. Rackleff — Vice Pres. & Manager

Prineville Branch,
550 E. 3rd, P.O. Box 688
Prineville, Oregon 97754
Tel. 447-3821
H. Alan Roe — Manager

Redmond Branch,
568 S.W. 5th, P.O. Box 697
Redmond, Oregon 97756
Tel. 548-2123
Tennes B. Mathisen — Vice Pres. & Manager

St. Helens Branch,
20th & Columbia, P.O. Box 978
St. Helens, Oregon 97051
Tel. 397-0696

Robert K. Russell — Manager

Scappoose Branch,
S. Columbia Highway, Drawer AB
Scappoose, Oregon 97056
Tel. 543-6353

Bruce J. Byers — Manager

Shady Cove Branch,
Highway 62, P.O. Box 1295
Shady Cove, Oregon 97539
Tel. 878-2288

Dorothy Bordner — Manager

Sisters Branch,
175 Main St., P.O. Box 529
Sisters, Oregon 97759
Tel. 549-2061

Virginia Rasmussen — Manager

Tillamook Branch,
2405 Third Street, P.O. Box 558
Tillamook, Oregon 97141
Tel. 842-5521

James F. Servoss — Manager

Vale Branch,
150 Glenn St. N., P.O. Box 640
Vale, Oregon 97918
Tel. 473-3103

Linda Stout — Facility Manager

White City Branch,
2420 Antelope Rd., P.O. Box 2583
White City, Oregon 97501
Tel. 826-4343

Mary P. Robinson — Manager

Directors

A. W. Sweet, Chairman
George V. Dugan
John J. Easly
L. L. Felsheim
J. O. Fisher, Jr.
Lewis Krauss
Barbara McKeown
Raymond McNair
Stuart V. McQueen
Andrew J. Newhouse
Frank L. Servoss
D. H. Sweet
Frank J. Van Dyke
Wallace A. White

*BANK OF CORVALLIS, CORVALLIS

Chartered January 13, 1982; Charter No. 409

Head Office,
2600 N.W. 9th Street, P.O. Box 1187
Corvallis, Oregon 97339
Tel. (503) 757-2600

Michael E. Drennan — President
Douglas C. Ingalls — Vice President and Cashier

Directors

Michael E. Drennan
Stephen T. Ford
Larry K. Geisel
Carol J. Harman
John A. Kemp
Jean Mater
Robert D. Wilson

BENTON COUNTY BANK, CORVALLIS

Chartered August 3, 1977; Charter No. 361

Head Office,
200 S.W. Fourth St., P.O. Box 315
Corvallis, Oregon 97333
Tel. (503) 757-8508

Marvin E. McDonald — President
Joe A. Malcom — Vice Pres. & Cashier
Gerald Stauber — Vice President

Directors

Harold Benson, Chairman
Peter L. Barnhisel
Eric R. Blackledge
Vernon L. Bowlby
Marvin E. McDonald
Mario D. Pastega
Wilmer H. Post

CITIZENS BANK OF CORVALLIS, CORVALLIS

Chartered October 1, 1957; Charter No. 333

Administrative,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. (503) 752-5161

Harris E. Rosendahl — President & Chief Exec. Officer
Ray L. Stephenson — Sr. Vice Pres. & Cashier
Richard W. Hughes — Vice Pres. & Manager
Richard L. McClain — Vice Pres. & Asst. Mgr.
David G. Line — Vice President
Harlow P. Ranton — Vice President

Main Office,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Daniel E. Wybenga — Vice Pres. & Manager
Richard L. McClain — Vice Pres. & Asst. Manager

Campus Office,
2501 N.W. Monroe Avenue, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Sharon L. Simpson — Asst. Vice Pres. & Manager

Circle Boulevard Office,
978 N.W. Circle Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Richard W. Hughes — Vice Pres. & Manager

University Office,
855 N.W. Kings Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Sharon L. Simpson — Asst. Vice Pres. & Manager

Philomath Office,
1224 Main Street, P.O. Box 29
Philomath, Oregon 97370
Tel. 929-3228

Alex Linklater — Asst. Vice Pres. & Manager

Directors

Robert C. Wilson, Chairman
W. Whitney Ball
James Eickelberg
Larry C. Hunter
Harris E. Rosendahl
Gene N. Thompson
Rosetta C. Venell
Henry Wadsworth
Donald E. Johnson, Emeritus
John D. Thomas, Emeritus
Carl J. Weltzin, Emeritus
G. Burton Wood, Emeritus

***OREGON STATE BANK, CORVALLIS**
Chartered October 14, 1981; Charter No. 406
Head Office,
324 S.W. Third Street, P.O. Box 1777
Corvallis, Oregon 97339
Tel. (503) 758-2881

Alden Toevs	President
L. Keith Robison	Vice President

Directors

Robert R. Adams	*Michael Danielson*	*George F. Stevens*
Jack C. Cooper	*H. David Smith*	*Alden L. Toevs*

THE COTTAGE GROVE BANK, COTTAGE GROVE
Chartered July 6, 1978; Charter No. 364
Head Office,
625 E. Gibbs Ave., P.O. Box 128
Cottage Grove, Oregon 97424
Tel. (503) 942-9121

Alan R. Monce	President
Richard W. Morss	Vice President
Linda Hunter	Asst. Vice Pres. & Cashier

Directors

Dr. James Gant, Chairman	*Dr. R. Jerome Kasher*	*Roger S. Russell*
Leonard B. Betz	*Mrs. Jeryl Lund*	*John B. Winslow*
Lynn P. Ferrin	*Alan R. Monce*	*Leroy R. Zimmerman*

COMMUNITY BANK OF CRESWELL, CRESWELL
Chartered January 26, 1970; Charter No. 345
Head Office,
265 E. Oregon Ave., P.O. Box 97
Creswell, Oregon 97426
Tel. (503) 895-4511

LeRoy A. Hansen	President & Chief Exec. Officer
Paul O. Cormier	Executive Vice President
Ronald G. Woods	Vice President & Cashier

Directors

Robert F. Marquess, Chairman	*LeRoy A. Hansen*	*Henry O. Honer*
Ronald Dersham	*Ronald L. Hanson*	*Calvin C. Taylor*

BANK OF WILLAMETTE VALLEY, DALLAS
Chartered September 15, 1967; Charter No. 340
Head Office,
636 Main Street, P.O. Box 87
Dallas, Oregon 97338
Tel. (503) 623-8311

Lloyd A. Penner	President
Richard C. Kindwall	Exec. Vice President
Mel Hanlon	Asst. Vice President
Valdean A. Pankratz	Asst. Vice President
Darrell C. Simcoe	Cashier

Directors

Alvin J. Adolf	*W. H. Harland*	*Lloyd A. Penner*
John P. Bollman	*R. C. Kindwall*	*Marvin J. Weiser*
E. A. Flaming		

FIRST STATE BANK OF ELGIN, ELGIN
Chartered April 8, 1945; Charter No. 308
Head Office,
P.O. Box 96
Elgin, Oregon 97827
Tel. (503) 437-2161

Glenn W. Kirkeby	President & Cashier
H. J. Harmon	Exec. Vice President

Wallowa Branch,
Wallowa, Oregon 97885
Tel. 886-2831

Betty Conrad	Manager & Sr. Vice President

Directors

Orrin G. Kirkeby, Chairman	*H. J. Harmon*	*Edwin J. McCoy*
Delmar J. Galloway	*Glenn W. Kirkeby*	*Robert W. Wilkins*
	John W. Lemon	

***BANK OF THE NORTHWEST, EUGENE**
Chartered June 22, 1977; Charter No. 359
Head Office,
299 E. 11th Ave., P.O. Box 10460
Eugene, Oregon 97440
Tel. (503) 687-0803

Clark W. Compton	President
Walter A. Sands	Exec. Vice President
Michael J. Albrich	Vice Pres. & Cashier

Centre West Branch,
2190 West 11th Avenue, P.O. Box 2570
Eugene, Oregon 97402
Tel. 683-6535

Gary Scott	Vice President & Manager

Directors

Norval J. Ritchey, Chairman	*Donald J. Bumgarner*	*Lawrence V. Hughes*
Stephen Bennett	*Clark W. Compton*	*Dan Luby*
	Emmett Egbert	*Fay E. Rookard*

PACIFIC CONTINENTAL BANK, EUGENE
Chartered July 24, 1972; Charter No. 347
Head Office,
630 13th Avenue E., P.O. Box 3155
Eugene, Oregon 97403
Tel. (503) 686-8685

J. Bruce Riddle	President
Thomas O. Reese	Executive Vice Pres. & Manager
T. Dean Hansen	Vice President & Cashier

Directors

F. W. Holcomb, Chairman	*Donald A. Bick*	*J. Bruce Riddle*
Robert A. Ballin	*Larry G. Campbell*	*Thomas Schott*
Ward E. Beck	*Robert Holcomb*	*Ronald F. Taylor*
	Kevin G. Murphy	

OREGON PACIFIC BANKING CO., FLORENCE

Chartered December 10, 1979; Charter No. 387

Head Office,
1355 Highway 101, P.O. Box 22000
Florence, Oregon 97439
Tel. (503) 997-7121

James L. Manderscheid	President
David W. Jackson	Vice President & Cashier
John Stone	Vice President

Directors

Albert J. Brauer, Chairman	*R. Gary Hoberg*	*Richard T. Kirby*
Jack R. Garrison	*Henry R. Johnson*	*James L. Manderscheid*
	Robert R. King	

SIUSLAW VALLEY BANK, FLORENCE

Chartered December 18, 1963; Charter No. 338

Head Office,
777 Highway 101, P.O. Box 280
Florence, Oregon 97439
Tel. (503) 997-3486

Johan Mehlum	President
Don-Lee Davidson	Vice President
Madge Simington	Cashier
Lonnie Iholts	Vice Pres. & Manager

Cottage Grove Office,
Gateway & East Main St., P.O. Box 278
Cottage Grove, Oregon 97424
Tel. 942-3331

Bruce Webber	Vice Pres. & Manager

Mapleton Office,
Highway 26, P.O. Box 96
Mapleton, Oregon 97453
Tel. 268-4462

Barbara Cessnun	Manager

Pleasant Hill Office,
Highway 58, P.O. Box 639
Pleasant Hill, Oregon 97401
Tel. 726-7211

Lindsey Johnson	Manager

Directors

Johan Mehlum, Chairman	*William J. Beck*	*A. L. (Si) Ellingson*
	Don-Lee Davidson	*Wilbur C. Heath*

FARMERS AND MERCHANTS BANK, FOREST GROVE

Chartered January 1, 1981; Charter No. 395

Head Office,
3010 Pacific Avenue, P.O. Box 766
Forest Grove, Oregon 97116
Tel. (503) 359-4495

Harold E. Andrews	President
Greg Lee	Vice President & Cashier
K. C. Short	Vice President-Loans

Vernonia Branch,
1010 Bridge Street
Vernonia, Oregon 97064
Tel. 429-2265

Robert Agee	Manager

Directors

Al Louden, Chairman	*Roy Baker*	*Wilfred Holce*
Hal Andrews	*Sam Callaway*	*Don Scott*
	Roland Duyck	

FAMILY BANK OF COMMERCE, GRANTS PASS

Chartered November 28, 1977; Charter No. 363

Head Office,
100 N.E. Midland, P.O. Box 771
Grants Pass, Oregon 97526
Tel. (503) 476-1401

Jerry J. Leagjeld	President & Chief Exec. Officer
Dorian F. Corliss	Exec. Vice Pres. & Cashier
William Haden	Sr. Vice Pres./Loan Administration
C. E. Schmitz	Vice President/Operations

Directors

Richard S. Bartle, Chairman	*Troy D. Hopson*	*Jerry J. Leagjeld*
Walter B. Holm	*Andrew C. Jensen*	*Louis F. Schultz*
	Philip R. Killian	*Edwin C. Smith*

*SOUTHERN OREGON STATE BANK, GRANTS PASS

Chartered July 10, 1956; Charter No. 329

Head Office,
735 S.E. Sixth St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. (503) 474-3300

Howard R. Hansen	President
F. L. Moore	Exec. Vice President
Dorothy Wolfe	Vice Pres. & Cashier
Wm. N. Edwards	Vice President
L. R. Gauthier	Vice President
Janet I. Goff	Vice President
Don O'Brien	Vice President

Motor-In Branch,
Grants Pass Shopping Center
921 N.E. "D" Street
Grants Pass, Oregon 97526
Tel. 474-3322

Lois Minchow	Asst. Vice President

Redwood Office,
1055 Redwood Avenue
Grants Pass, Oregon 97526
Tel. 474-3333

Donald F. Myrick, Jr.	Asst. Vice President

Directors

Howard R. Hansen	*Al Klassen*	*Gordon B. Patterson*
N. N. Heinbuch	*F. Les Moore*	*Ted R. Paulus*
B. K. Herndon		

MOUNT HOOD SECURITY BANK, GRESHAM
Chartered February 8, 1978; Charter No. 365
Head Office,
200 E. Powell, P.O. Box 529
Gresham, Oregon 97030
Tel. (503) 667-6555

Bruce G. Bryant	President & Chief Exec. Officer
George James	Vice President
Robert A. Pingle	Cashier

Twelvemile Corner Branch,
22415 S.E. Stark St.
Gresham, Oregon 97030
Tel. 661-5200

Marv Hansen	Manager

Directors

Robert L. Murray, Chairman	*Ray E. Crites*	*Gary M. Moller*
Mary J. Bredenkamp	*K. Milton Erickson*	*Neil A. Riegelmann*
Bruce G. Bryant	*Dean M. Macy*	*J. Frank Schmidt, Jr.*

COAST COMMUNITY BANK, HARBOR
Chartered November 29, 1978; Charter No. 370
Head Office,
97900 Shopping Center Ave.
P.O. Box 2746
Harbor, Oregon 97415
Tel. (503) 469-5335

Ronald G. Smith	President
L. J. Wilson	Vice Pres. & Cashier

Directors

D. O. Mills, Chairman	*R. T. Fallert*	*R. G. Smith*
S. K. Bossert	*L. A. Haas*	*R. B. Van Der Linda*
	R. A. Nickels, M.D.	*J. J. Yarbrough*

COLUMBIA COMMUNITY BANK, HERMISTON
Chartered May 18, 1979; Charter No. 376
Head Office,
Highway 395, Hermiston Plaza, P.O. Box 827
Hermiston, Oregon 97838
Tel. (503) 567-1890

James E. Pratt	President & Chief Exec. Officer
Mary Wood	Vice Pres. & Cashier

Directors

James E. Pratt, Chairman	*Mervin Leonard*	*James M. Pippin*
	Dennis B. Logan	*Lon G. Wadekamper*

INLAND EMPIRE BANK, HERMISTON
Chartered February 16, 1948; Charter No. 314
Head Office,
101 Main Street, P.O. Box F
Hermiston, Oregon 97838
Tel. (503) 567-2291

Roger S. Bounds	President
J. G. Foster, Jr.	Exec. Vice President
Doris S. Bounds	Sr. Vice President
Ernest B. Loomis	Vice Pres. & Cashier

Boardman Branch,
240 N. Main St., P.O. Box 230
Boardman, Oregon 97818
Tel. 481-9201

R. Chris Lovgren	Asst. Vice Pres. & Manager

Stanfield Branch,
275 N. Main, P.O. Box 690
Stanfield, Oregon 97875
Tel. 449-3827

Charles M. Smith	Asst. Vice Pres. & Manager

McNary Branch,
500 Willamette St.
Umatilla, Oregon 97882
Tel. 922-4859

Serena MacPherson	Branch Supervisor

Umatilla Branch,
6th & G Streets, P.O. Box 611
Umatilla, Oregon 97882
Tel. 922-5522

G. Martin Davis	Asst. Vice Pres. & Manager

Directors

Doris S. Bounds, Chairman	*L. Waid DeVore*	*Norman H. Schroth*
Roger S. Bounds	*J. G. Foster, Jr.*	*John F. Walchli*
	Richard A. Koch, MD	

TUALATIN VALLEY BANK, HILLSBORO
Chartered July 17, 1978; Charter No. 367
Head Office,
626 S.E. Baseline, P.O. Box 219
Hillsboro, Oregon 97123
Tel. (503) 640-2673

Ronald Bean	President
Lyle A. Lowe	Senior Vice President
Ronald Richter	Asst. Vice Pres. & Cashier
Carl G. Kelley	Vice President

Directors

W. W. Froom, Chairman	*Ronald Bean*	*Leonard L. Gratteri, Sr.*
Gerald A. Baker	*William R. Bond, Jr.*	*Raymond Meltebeke*
	Remi Coussens	

***HOOD RIVER COUNTY BANK, HOOD RIVER**
Chartered September 12, 1972; Charter No. 348
Head Office,
408 Oak St., P.O. Box 541
Hood River, Oregon 97031
Tel. (503) 386-4600

Roy D. Lewis	President
Kurtis Osborne	Vice President & Cashier

Directors

Wm. D. Pattison, Chairman	*Harley Horn*	*R. A. Nafsinger*
James Atkinson	*W. David Jensen*	*James M. Struck*
	Roy D. Lewis	*R. Thomas Yasui*

BANK OF WALLOWA COUNTY, JOSEPH
Chartered May 25, 1955; Charter No. 323
Head Office,
P.O. Box X
Joseph, Oregon 97846
Tel. (503) 432-9050

Douglas C. Lukens	President
Marshall J. Alexander	Vice Pres. & Cashier
Phyllis Lovell	Vice Pres. & Manager

Enterprise Branch,
300 N.W. First, P.O. Box 399
Enterprise, Oregon 97828
Tel. 426-4511

Michael J. Daggett	Asst. Cashier & Manager

Directors

D. C. Lukens, Chairman	*S. J. Farris*	*Harold Klages*
J. C. Cheatham	*Dorothy Justice*	*L. M. Ricker*
	Floyd Kennedy	*Don Swart*

TRI-COUNTY BANKING CO., JUNCTION CITY
Chartered January 22, 1979; Charter No. 374
Head Office,
955 Ivy Street
Junction City, Oregon 97448
Tel. (503) 998-8734

H. C. Bradley, Jr.	President & Chief Executive Officer
James A. Bingham	Exec. Vice Pres. & Cashier
R. D. Bonfoey	Sr. Vice Pres. & Manager

Applegate Branch,
88345 Territorial Road
Veneta, Oregon 97487
Tel. 935-4141

LaVonne Palmer	Operations Officer

Directors

Jock Gibson, Chairman	*H. C. Bradley, Jr.*	*Frank Knox*
Bert Babb	*Ivan Horning*	*Bruchner Mikkelsen*
Robert D. Bonfoey	*Ralph Hull*	*Jean Nixon*

SOUTH VALLEY STATE BANK, KLAMATH FALLS
Chartered January 6, 1977; Charter No. 357
Head Office,
5215 S. Sixth Street, P.O. Box 5210
Klamath Falls, Oregon 97601
Tel. (503) 883-3366

Allan L. Craigmiles	President
Albert F. Grono	Vice President
Norma Wilkins	Vice Pres. & Cashier

Directors

Edward J. White, Chairman	*Allan L. Craigmiles*	*Ronald Short, D.D.S.*
Glen Arthur	*Harry Fredricks*	*Clyde Thompson*
Craig Bettandorff	*William Ganger*	*Norma Wilkins*
	John J. Novak	

***BANK OF LAKE OSWEGO, LAKE OSWEGO**
Chartered May 28, 1982; Charter No. 414
Head Office,
4155 S.W. Mercantile Drive
P.O. Box 1775
Lake Oswego, Oregon 97034
Tel. (503) 635-9351

Alfred F. Bartsch	President
Xandra Taylor	Cashier

Directors

Alfred F. Bartsch	*John A. Kemp*	*Keith H. Miles*
Evan N. Hale	*Carl W. Mays, Jr.*	*Charles R. Walker*

LEWIS & CLARK STATE BANK, LAKE OSWEGO
Chartered September 2, 1976; Charter No. 354
Administrative Office,
8305 SE. Monterey Avenue
P.O. Box 66688
Portland, Oregon 97266

Head Office,
16099 SW. Lower Boones Ferry Rd.
P.O. Box 1569
Lake Oswego, Oregon 97034
Tel. (503) 635-6671

Stephen H. Wiley	AVP & Assistant Manager

Downtown Lake Oswego Office,
25 S. State Street
Lake Oswego, Oregon 97034
Tel. 635-9262

Cheryl R. Ables	Sr. Vice President & Manager

Clackamas Center Office,
8305 SE. Monterey Avenue
P.O. Box 66688
Portland, Oregon 97266
Tel. 652-2991

Michael D. Kane	President
Eugene H. Bray	Sr. Vice President & Cashier
Jack Auerbach	Vice President & Manager

West Linn Office,
2000 SW. Eighth Avenue
West Linn, Oregon 97068

Julie Hui	Manager

Directors

Robert D. Randall, Chairman	*Charles B. Harris, III*	*Fredda Lunt*
James L. Glodt	*Ronald O. Keil*	*Richard McCall*

***LINCOLN BANK, LINCOLN CITY**
Chartered December 30, 1946; Charter No. 310
Head Office,
4659 Highway 101 S., P.O. Box 2046
Lincoln City, Oregon 97367
Tel. (503) 996-2191

J. A. Gard	President
Nadine Schmauder	Vice President & Cashier
Gene E. Johnson	Vice President & Manager

Depoe Bay Branch,
Depoe Bay, Oregon 97341
Tel. 765-2356

Betty-Mae Beggal — Asst. Vice Pres. & Manager

Oceanlake Branch,
1931 N.W. Highway 101
Lincoln City, Oregon 97367
Tel. 994-2161

Ben H. Shuford — Vice Pres. & Manager

McMinnville Office,
99 W. & McDaniel Lane, P.O. Box 430
McMinnville, Oregon 97128
Tel. 472-9303

Todd Caster — Vice Pres. & Manager

North Tillamook County Branch,
554—7th Street, P.O. Box 27
Nehalem, Oregon 97131
Tel. 368-5123

Robert E. Schrage — Manager

Pacific City Branch,
N. Brooten Road, P.O. Box 249
Pacific City, Oregon 97135
Tel. 965-6868

Melba Hamilton — Manager

South Beach Branch,
P.O. Box 78
South Beach, Oregon 97366
Tel. 867-3434

James K. Holmes — Manager

Willamina Branch,
322 NE. Main Street
Willamina, Oregon 97396
Tel. 876-2482

George Clunie — Vice Pres. & Manager

Yachats Branch,
Yachats, Oregon 97498
Tel. 547-3133

David Stanard — Manager

Directors

J. Allen Gard, Chairman
T. W. Cowgill, Sr.
D. W. Griffith
Lyle Hasselbrink
K. L. Morgan
Virgil E. Solso
O. C. Yocom, Jr.

PACIFIC STATE BANK, LINCOLN CITY

Chartered January 20, 1982; Charter No. 411

Head Office,
928 SW. Fifth Street, P.O. Box 250
Lincoln City, Oregon 97367
Tel. (503) 994-9155

Steven C. Mapel — President
William A. Anderson — Vice President & Cashier

Directors

Jack Garrison
William P. Hackworth
John B. Kiefer
Steven C. Mapel
Victor G. Miller
Roger A. Sprague
Charles R. Walker

JUNIPER BANKING COMPANY, MADRAS

Chartered November 30, 1978; Charter No. 381

Head Office,
810 Fourth Street, P.O. Box O
Madras, Oregon 97741
Tel. (503) 475-7221

Errol H. Schnider — President & Chief Exec. Officer
Howard J. Rogers — Exec. Vice Pres. & Cashier
Gregory H. Barham — Vice President

Directors

Paul Lindgren, Chairman
Don Aitken
Max Higbee
Owen Larkin
Errol Schnider
Gordon Stewart

VALLEY COMMUNITY BANK, McMINNVILLE

Chartered December 30, 1981; Charter No. 407

Head Office,
733 N. Baker, P.O. Box 807
McMinnville, Oregon 97128
Tel. (503) 472-0534

Richard E. Russell — President & Chief Exec. Officer
Robert C. Rhoads — Vice President
Milo Foster — Cashier
Linda B. Probasco — Assistant Cashier & Oper. Officer

Directors

Daniel O. Corrigan, Chairman
Clarence W. Bernards
Norm Bernards
Forrest C. Blodgett
Marilyn Dell
Jules Drabkin
Franklin F. Ellis
Raymond C. Kauer
Olen D. Porter
Roba Rathkey
Gary A. Rueter
Richard E. Russell
Delford M. Smith
Harold B. White

JEFFERSON STATE BANK, MEDFORD

Chartered August 9, 1978; Charter No. 366

Head Office,
1320 East McAndrews Road
Medford, Oregon 97501
Tel. (503) 773-5333

Michael B. Neyt — President
Richard D. Larson — Vice President & Cashier

Stewart Avenue Branch
809 Stewart Avenue
Medford, Oregon 97501
Tel. 779-9292

Diane Geise — Asst. Cashier

Directors

John A. Duke, Chairman
D. L. (Abb) Gressett
John Hilts
Robert Jacobson
C. D. Larson
Michael B. Neyt
L. John Pierce

MEDFORD STATE BANK, MEDFORD
Chartered July 31, 1979; Charter No. 383
Head Office,
220 E. 10th Street, P.O. Box 4400
Medford, Oregon 97501
Tel. (503) 773-6661

Cecil R. Monroe	President
Paul O. Forkner	Vice President
Elizabeth A. Guthrie	Vice Pres. & Cashier

Directors

James Coleman, Chairman	*Lawrence S. Horton*	*Cecil R. Monroe*
Douglas F. Gordenier	*James E. Hudson*	*Ed R. Setzler*
	Jack L. Koken	

COLONIAL BANKING COMPANY, MERLIN
Chartered December 15, 1978; Charter No. 372
Head Office,
3600 Merlin-Galice Road, P.O. Box 710
Merlin, Oregon 97532
Tel. (503) 476-1776

Richard L. Boden	President
Clifford M. Kuhlman	Exec. Vice Pres. & Cashier
William E. Bower	Vice President & Manager

South Grants Pass Branch
1670 Williams Highway, P.O. Box 971
Grants Pass, Oregon 97526
Tel. 479-1776

Arthur B. Mills	Vice President & Manager

Rogue River Branch
8991 Rogue River Highway, P.O. Box 619
Rogue River, Oregon 97537
Tel. 582-1776

Clyde E. Thompson	Vice President & Manager

Directors

Howard C. Wagner, Chairman	*Josephine R. Hull*	*Robert T. Kirkwood*
Richard L. Boden	*Cecil L. Johnson*	*Jerry S. Lausmann*
	David Kirkwood	

BANK OF COMMERCE, MILTON-FREEWATER
Chartered April 26, 1945; Charter No. 307
Head Office,
13 NE. 5th Street, P.O. Box 50
Milton-Freewater, Oregon 97862
Tel. (503) 938-5544

John L. Yantis, Jr.	President
R. L. Tomlinson	Sr. Vice President & Cashier
A. T. Sektnan	Vice President
Merl G. Odman	Vice President

Weston Branch,
Main & Franklin Street, P.O. Box 547
Weston, Oregon 97886
Tel. 566-3512

Directors

A. T. Sektnan, Chairman	*Gilbert Olinger*	*R. L. Tomlinson*
Robert C. Brinker	*R. M. Steadman*	*John L. Yantis, Jr.*

***BANK OF MILTON-FREEWATER, MILTON-FREEWATER**
Chartered October 20, 1982; Charter No. 418
Head Office,
311 North Columbia
Milton-Freewater, Oregon 97862
Tel. (503) 938-4411

James W. Crisp	President
Mark C. Johnson	Vice President
John A. Kemp	Vice President
Diane R. Morris	Cashier

Directors

James W. Crisp, Chairman	*John A. Kemp*	*Keith H. Miles*
Evan N. Hale	*Carl W. Mays, Jr.*	*Charles R. Walker*

***THE BANK OF MILWAUKIE, MILWAUKIE**
Chartered September 2, 1980; Charter No. 392
Head Office,
10400 S.E. Main
Milwaukie, Oregon 97222
Tel. (503) 652-2560

John J. Oliverio	President
Millard G. Sinclair	Vice President & Cashier

Directors

Joseph E. Ahern	*Keith H. Miles*	*Leslie R. Peake*
James G. Edwards	*John J. Oliverio*	*V. George Vanbergen*
Irving J. Leopold		

METROPOLITAN BANK, MILWAUKIE
Chartered January 8, 1979; Charter No. 373
Head Office,
15806 S.E. McLoughlin Blvd., P.O. Box 68347
Milwaukie, Oregon 97222 Oak Grove, Oregon 97268
Tel. (503) 653-2274

Craig Robinson	Chief Exec. Officer
James A. Chester	President
Bob Selle	Vice President
Chuck A. Dale	Vice President
Bob Richards	Vice President
Ann Giggers	Cashier/Secretary

Directors

Frank A. Reynolds, Chairman	*Frank C. Lee*	*Craig Robinson*
James A. Chester	*Ernest H. Miller*	*Ronald V. Roderick*
	Donald E. Peck	*Peter Stott*

***PACIFIC WESTERN BANK, MILWAUKIE**
Incorporated Dec. 26, 1908; Corporation No. 28
Head Office,
10888 S.E. Main Street, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. (503) 653-3300

Robert W. Franz	Chief Exec. Officer
Stephen K. Foster	President
James J. Atkinson	Exec. Vice President
David A. Abts	Sr. Vice President
Gary W. Deems	Sr. Vice President
Ron Johnson	Sr. Vice President
J. Lynn Jones	Sr. Vice President

Walt Mulvey	Sr. Vice President
Richard Rhodes	Sr. Vice President
Terry Tracy	Sr. Vice President, Chief Fin. Officer & Asst. Sec.
Robert Bolin	Regional Vice President
Robert Fletcher	Regional Vice President
Gary Pierpoint	Regional Vice President
Robert Price	V.P. Credit Review/Auditing
Andrew Gerlicher	V.P. and General Counsel
C. B. Anderson	Vice President
Gary Blanchard	Vice President
E. G. Branlund	Vice President
John Burrell III	Vice President & Manager
Hal Buttolph	Vice President
James Casey	Vice President
Robert Cohen	Vice President
Paul Cook	Vice President
James Davenport	Vice President
John Grosvenor	Vice President
Shelley Johnson	Vice President
Wayne Johnson	Vice President
Darrell Legband	Vice President
Tom Lowles	Vice President
Bryan McMahon	Vice President
Denny Nielsen	Vice President
Al Peters	Vice President
Fred Pfarrer	Vice President
Tom Sciarretta	Vice President
Ned Takasumi	Vice President
Gretchen Wishart	Vice President

Southern Regional Office,
975 Oak Street, P.O. Box 1109—Dept. 900
Eugene, Oregon 97440
Tel. (503) 484-3400

Gary L. Pierpoint — Regional Vice President

Aloha Branch,
18535 S.W. Tualatin Valley Hwy.
Aloha, Oregon 97005
Tel. 642-2585

George Massinger — Asst. Vice Pres. & Manager

Farmington Mall Office,
17455 S.W. Farmington
Aloha, Oregon 97007
Tel. 649-7535

Dayna Gates — Manager

Beaverton Branch,
4735 S.W. Hall Blvd.
Beaverton, Oregon 97005
Tel. 641-2250

Denny Nielsen — Vice Pres. & Manager

Progress Plaza Branch,
8625 S.W. Scholls Ferry Rd.
Beaverton, Oregon 97005
Tel. 646-6851

Denny Davis — Asst. Vice Pres. & Manager

Westgate Office,
3785 S.W. Hall Blvd.
Beaverton, Oregon 97005
Tel. 641-3105

Joe Martinez — Manager

Damascus Office,
19830 S.E. Hwy. 212
Clackamas, Oregon 97015
Tel. 658-3125

June Luft — Manager

Estacada Branch,
271 S.W. Broadway, P.O. Box 219
Estacada, Oregon 97023
Tel. 630-3274

Allen Cameron — Manager

Coburg Road Branch,
1380 Coburg Road
Eugene, Oregon 97401
Tel. 484-3514

Mike Ketts — Manager

18th & Chambers Branch,
1665 W. 18th Street
Eugene, Oregon 97402
Tel. 484-3521

Jeff Gusinow — Manager

Emerald Branch,
450 Hwy. 99 N.
Eugene, Oregon 97402
Tel. 484-3566

James L. Berry — Asst. Vice Pres. & Branch Manager

Eugene Main Office,
975 Oak Street, P.O. Box 1109
Eugene, Oregon 97440
Tel. 484-3451

Gary Pierpoint — Vice Pres. & Manager

River Road Branch,
1980 River Road
Eugene, Oregon 97402
Tel. 484-3535

R. Scott Butterworth — Manager

30th & Hilyard Branch,
2995 Hilyard Street
Eugene, Oregon 97405
Tel. 484-3526

Jeanne Cleland — Manager

Gresham Mall Shopping Center Branch,
390 W. Burnside
Gresham, Oregon 97030
Tel. 666-1546

Bill Wenzel — Asst. Vice Pres. & Manager

Gresham Branch,
234 N. Main Street
Gresham, Oregon 97030
Tel. 667-0444

James Casey — Vice Pres. & Manager

Harrisburg Branch,
310 S. Third Street
Harrisburg, Oregon 97446
Tel. 484-3571

Darrell Legband — Vice Pres. & Manager

Hillsboro Branch,
350 S. First Avenue
Hillsboro, Oregon 97123
Tel. 648-0871
Andy Sichler — Asst. Vice Pres. & Manager

Lake Oswego Office,
256 A Avenue
Lake Oswego, Oregon 97034
Tel. 635-4331
Jim Seltmann — Asst. Vice Pres. & Manager

Southgate Branch,
10413 S.E. 82nd Avenue
Milwaukie, Oregon 97222
Tel. 243-3690
Roger Dunigan — Asst. Vice Pres. & Manager

Willamette View Manor Office,
12705 S.E. River Road
Milwaukie, Oregon 97222
Tel. 653-3338
John Burrell III — Vice Pres. & Manager

Oak Grove Branch,
14888 S.E. McLoughlin Blvd.
Oak Grove, Oregon 97268
Tel. 653-3344
Al Peters — Vice Pres. & Manager

Hilltop Office,
1400 S. Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-2222
Paul Atwell — Manager

Oregon City Office,
104—11th Street
Oregon City, Oregon 97045
Tel. 656-5253
Paul Atwell — Manager

Barbur Boulevard Branch,
8420 S.W. 24th
Portland, Oregon 97219
Tel. 243-3539
George Curtis — Asst. Vice Pres. & Manager

East Morrison Branch,
726 E. Morrison
Portland, Oregon 97214
Tel. 243-3608
Wayne Johnson — Vice Pres. & Manager

Gateway Office,
10300 N.E. Weidler
Portland, Oregon 97220
Tel. 243-3630
Lowell Waterman — Asst. Vice Pres. & Manager

Hillsdale Branch,
6335 S.W. Capitol Hwy.
Portland, Oregon 97219
Tel. 243-3661
Larry Dungan — Asst. Vice Pres. & Manager

Lloyd Center Office,
825 N.E. Multnomah
Portland, Oregon 97232
Tel. 243-3599
Wayne Johnson — Vice Pres. & Manager

Multnomah Branch,
3515 S.W. Troy Street
Portland, Oregon 97219
Tel. 243-3677
Rose Howe — Manager

North Lombard Office,
2620 North Lombard
Portland, Oregon 97217
Tel. 243-5509
Don Koontz — Manager

Parkside Center Office,
2020 S.W. 4th Avenue
Portland, Oregon 97201
Tel. 243-3535
Kevin Rivers — Asst. Vice Pres. & Manager

Portland Main Office,
1107 S.W. Broadway
Portland, Oregon 97204
Tel. 243-3671
Paul Cook — Vice Pres. & Manager

St. Vincent Office
9155 Barnes Rd.
Portland, Oregon 97225
Tel. 243-3650
Carolyn Dozier — Manager

Southeast 82nd & Division Branch,
2122 S.E. 82nd
Portland, Oregon 97216
Tel. 243-3588
Lorraine Short — Manager

Southwest Sixth and Alder Branch,
520 S.W. 6th
Portland, Oregon 97204
Tel. 243-3601
C. B. Anderson — Vice Pres. & Manager

Sunset Branch,
805 N.W. Murray Road
Portland, Oregon 97229
Tel. 646-9611
James Mealey — Asst. Vice Pres. & Manager

200 Market Office,
200 S.W. Market Street
Portland, Oregon 97201
Tel. 243-3637
Jack Hune — Asst. Vice Pres. & Manager

Lancaster & Market Office,
1565 Lancaster N.E.
Salem, Oregon 97301
Tel. 362-9380

Bob Fugman — Manager

Salem Main Office,
360 Commercial N.E.
Salem, Oregon 97301
Tel. 362-9272

Fred Pfarrer — Vice Pres. & Manager

Springfield Branch
725 North A Street
Springfield, Oregon 97477
Tel. 484-3531

Malcolm Mathes — Manager

Tigard Branch,
11665 S.W. Pacific Hwy.
Tigard, Oregon 97223
Tel. 639-8656

Ron Roy — Manager

West Lane Branch,
88140 Territorial Road
Veneta, Oregon 97487
Tel. 484-3477

Alex Pawlowski — Manager

Directors

Robert W. Franz, Chairman
R. W. DeWeese
D. H. Finley
Ted Gamble
Fred C. Gast
J. Earl Jones
John Kinsman
Knute M. Qvale
Milo G. Renner
Wendell C. Sivers
Edward S. Smith
Robert F. Smith
William E. Tharp

Myrtle Point Branch,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. 572-2412

R. T. Green — Vice Pres. & Manager

Bandon Branch,
11th & Hwy. 101, P.O. Box 99
Bandon, Oregon 97411
Tel. 347-2401

Bert Roberts — Asst. Vice Pres. & Manager

Bay Area Branch,
1100 Hwy. 101 S., P.O. Box 1139
Coos Bay, Oregon 97420
Tel. 269-2311

Phil Nelson — Asst. Vice Pres. & Manager

Charleston Branch,
5005 Boat Basin Drive
Charleston, Oregon 97420
(P.O. Box 3458, Coos Bay, OR 97420)
Tel. 888-5571

Rae Lee Strickland — Branch Admin.

Coquille Branch,
5th & Central, P.O. Box 70
Coquille, Oregon 97423
Tel. 396-3138

Toni Poole — Manager

Directors

Sam Dement, Chairman
Charles D. Brummel
Sid Chandler
Donald Goddard
Frank Henry
Hollis Mast
W. H. Petre
Elton Schroeder
Harry A. Slack, Jr.

BANK OF MYRTLE POINT, MYRTLE POINT

Chartered March 31, 1972; Charter No. 346

Head Office,
320 Eighth Street, P.O. Box 607
Myrtle Point, Oregon 97458
Tel. (503) 572-5202

Ben E. Nichols — President
Jay Lockett — Cashier

Directors

Robert C. Haug, Chairman
Margaret Acheson
Alvin B. Cartwright
Rodney Dalton
Robert G. Hogan
Murl W. Laird
Ben E. Nichols

NEWBERG STATE BANK, NEWBERG

Chartered March 17, 1981; Charter No. 399

Head Office,
1815 Portland Rd., P.O. Box 88
Newberg, Oregon 97132
Tel. (503) 538-1318

William Humphreys — President
Donna Joerg — Cashier

Directors

Charles C. Caffall, Chairman
Robert L. Benham
Maurice Chandler
Bruce D. Dixon
William V. Humphreys
Robert Hurford
Stanley D. Kern
Ben Mitchell

SECURITY BANK OF COOS COUNTY, MYRTLE POINT

Chartered August 29, 1919; Charter No. 251

Head Office,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. (503) 572-2612

Sam Dement — Chairman of the Board
Chuck Brummel — President
Ramona Evans — Vice President & Cashier
James F. Fleck — Exec. Vice President

*THE BANK OF NEWPORT, NEWPORT

Chartered March 4, 1925; Charter No. 284

Head Office,
506 S.W. Coast Hwy., P.O. Box 7
Newport, Oregon 97365
Tel. (503) 265-6666

Marvin R. Vernon — President
G. P. "Pat" Parisi — Exec. Vice President
Allen B. Finch — Vice President
H. Lawrence Hull — Vice President
Fred Postlewait — Cashier/Controller

Lincoln City Branch,
1315 S.W. High 101, P.O. Box 330
Lincoln City, Oregon 97367
Tel. 994-9161

Sam Galasso — Manager

Newport North Branch,
2350 N. Coast Hwy., P.O. Box 1670
Newport, Oregon 97365
Tel. 265-6691

South Lincoln Branch,
443 Highway 34, P.O. Box A
Waldport, Oregon 97394
Tel. 563-3273

Larry E. Hartsel — Manager

Directors

Phillip Gene Bateman, Chairman	*G. K. Litchfield*	*G. P. Parisi*
Beverly Gauntlett Green	*Marvin B. Noble*	*Marvin H. Uhlenhake*
H. Lawrence Hull	*Dr. Ewing Oksenholt*	*Marvin R. Vernon*
	W. S. Ouderkirk	

YAQUINA BAY BANK, NEWPORT

Chartered January 16, 1981; Charter No. 396
Head Office,
430 East Olive, P.O. Box 1770
Newport, Oregon 97365
Tel. (503) 265-9422

Paul W. Shumate	President
Jack W. Graff	Vice President
Janet K. Kirsch	Cashier

Directors

Thomas O. Branford, Chairman	*Wilburn Hall*	*Paul W. Shumate*
John Brenneman	*Robert Jacobson*	*James Vickers*
Alan Brown	*Delmar Jepson*	*Donald H. Williams*
	Tom Luther	*Ernest Yeck, Jr.*

*CITIZENS BANK OF NORTH BEND, NORTH BEND

Chartered June 19, 1981; Charter No. 400
Head Office,
3451 Broadway, P.O. Box 568
North Bend, Oregon 97459
Tel. (503) 756-2011

Fred M. Gagnon — President

Directors

Robert D. Pittam, Chairman	*Howard Hickam*	*Rodney B. Tibbatts*
Fred M. Gagnon	*Robert J. Mattecheck*	*Jack L. Wilskey*

WILLAMETTE FALLS STATE BANK, OREGON CITY

Chartered August 30, 1979; Charter No. 384
Head Office,
334 Warner Milne Road, P.O. Box 271
Oregon City, Oregon 97045
Tel. (503) 657-7918

Gary L. Dennison	President
George Hammond	Vice President

Directors

Joyce L. Evans, Chairman	*Lewis A. Johnson*	*Irving W. Potter*
Gary L. Dennison	*John M. Molendyk*	*Gene A. Rickert*
	Paul Dean Nichols	*Larry Schoenborn*

*FIRST AMERICAN BANKING COMPANY, PENDLETON

Chartered March 20, 1973; Charter No. 349
Head Office,
125 S.E. Court Ave., P.O. Box 1499
Pendleton, Oregon 97801
Tel. (503) 276-4111

Steven J. Stillmak	President
Charles G. Clark	Vice President
Norma J. Tullis	Vice President
Cynthia D. Kelley	Cashier

Melanie Square Branch,
300 S.W. 17th, P.O. Box 1328
Pendleton, Oregon 97801
Tel. 276-4111

Hermiston Branch,
236 E. Newport
Hermiston, Oregon 97838
Tel. 567-7888

Milton-Freewater Branch,
903 S. Main
Milton-Freewater, Oregon 97862
Tel. 938-3343

Directors

Robert R. Lamb, Chairman	*Dale C. Chapman*	*E. P. Lewis*
Robert Blanc	*Charles G. Clark*	*H. W. Peterson*
Milton G. Casper	*Joe B. Green*	*Raphael R. Raymon*
	Robert Levy	*Steven J. Stillmak*

BEAR CREEK VALLEY BANK, PHOENIX

Chartered January 14, 1980; Charter No. 388
Head Office,
4000 S. Pacific Hwy., P.O. Box 420
Phoenix, Oregon 97535
Tel. (503) 535-3333

James A. York	President
Robert Bock	Vice President
H. D. Loibl	Vice President
Connie Warren	Cashier

Directors

Dr. John R. Watson, Chairman	*Ed Earnest*	*Chloe Underwood*
	Shelby Price	*James A. York*

AMERICAN STATE BANK, PORTLAND

Chartered July 31, 1969; Charter No. 344
Head Office,
2737 N.E. Union Avenue
Portland, Oregon 97212
Tel. (503) 282-2216

Venerable F. Booker	President
Evelyn J. Basinger	Vice President
Alan Barto	Cashier & Secretary

Eastmoreland Branch,
4451 S.E. 28th
Portland, Oregon 97202
Tel. 238-7080

Loren Dixon — Manager

2nd & Yamhill Branch,
204 S.W. Yamhill Street
Portland, Oregon 97204
Tel. 241-1937

Paul Johnson	Manager

Directors

Venerable F. Booker, Chairman	*C. F. Eastabrooks*	*Curtis Williams*
	Booker T. Lewis, Jr.	*Silas Williams*

THE BANK OF NOVA SCOTIA, PORTLAND

Authorized October 16, 1978;
Certificate of Authority No. 230
Portland Branch,
56 S.W. Salmon Street
Portland, Oregon 97204
Tel. (503) 222-4396

Bruce F. Purkis	Manager
Mrs. J. E. Jolliffe	Assistant Manager
L. W. Ritchie	Asst. Manager & Representative

THE BANK OF TOKYO, LTD., PORTLAND

Authorized October 8, 1965; Certif. of Authority No. 75
Portland Branch,
411 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. (503) 222-3661

Kiyotaka Nakagawa	General Manager
Tsutomu Yamagishi	Deputy Gen. Mgr. & Mgr. of Loan Dept.
Haruyasu Nomura	Manager of Operations Dept.
Takao Saruwatari	Manager of Acct. & Admin. Dept.
Masaru Yatabe	Manager of International Dept.
Toshihiro Mishima	Asst. Mgr. of Loan Dept.

CANADIAN IMPERIAL BANK OF COMMERCE, PORTLAND

Declaration July 1, 1903; Corporation No. 179
Sixth & Washington Branch,
504 S.W. Sixth Avenue, P.O. Box 69
Portland, Oregon 97207
Tel. (503) 242-9240

Brian D. G. Jones	Manager
B. Henson	Accountant

Beaverton Branch,
3425 Cedar Hills Blvd.
Beaverton, Oregon 97005
Tel. 242-9292

Deryck Wager	Manager
L. Wakabayaski	Accountant

Fourth & Market Branch,
1600 S.W. Fourth at Market, P.O. Box 944
Portland, Oregon 97207
Tel. 242-9275

A. M. Gibb	Manager
B. J. Williams	Accountant

Lloyd Center Branch,
905 N.E. Halsey, P.O. Box 12025
Portland, Oregon 97212
Tel. 287-8511

J. F. Wharton	Manager
C. R. Finney	Accountant

CAPITAL TRUST COMPANY, PORTLAND

Authorized November 30, 1906
Head Office,
2300 S.W. First Avenue
Portland, Oregon 97201
Tel. (503) 241-1260

Ralph C. Rittenour, Jr.	President
Carol A. Ream	Vice President
Carol Dey Hibbs	Secretary

Directors

Ralph C. Rittenour, Jr.	*Jeffrey L. Grayson*	*Charles J. Swindells*

COLUMBIA PACIFIC BANK & TRUST CO., PORTLAND

Chartered July 9, 1976; Charter No. 353
Head Office,
One S.W. Columbia
Portland, Oregon 97258
Tel. (503) 226-0226

Craig Robinson	Chief Exec. Officer
C. Harry Norstrom	Sr. Vice President
Basil N. Panaretos, Jr.	Sr. Vice President
Richard C. Garlock	Vice President

Columbia Boulevard Office,
2107 N.E. Columbia Blvd.
Portland, Oregon 97211

Susan P. Gellos	Operations Officer

Directors

Lawrence L. Rennett, Chairman	*James R. Anderson*	*James C. Moran*
	Melvin R. Kroker	*Thomas E. Wolf*

COLUMBIA TRUST COMPANY, PORTLAND

Authorized June 30, 1980
Head Office,
621 S.W. Morrison
Portland, Oregon 97205
Tel. (503) 222-3600

J. Jerry Inskeep, Jr.	Chairman of the Board
James F. Rippey	President
Albert D. Corrado	Vice Pres. & Secretary
Terry L. Chambers	Vice President
Wayne R. Ericksen	Vice President
Alan J. Folkman	Vice President
George L. Hanseth	Vice President
Peter C. Kirkman	Vice President
Michael W. Powers	Vice President
Thomas L. Thomsen	Vice President
Lawrence S. Viehl	Vice President
Steven D. McShatko	Cashier

Directors

Albert D. Corrado	*J. Jerry Inskeep, Jr.*	*James F. Rippey*
Wayne R. Ericksen		

THE HONGKONG AND SHANGHAI BANKING CORPORATION, PORTLAND
Authorized Sept. 24, 1980; Cert. of Authority No. 293

Portland Branch,
300 S.W. Sixth Avenue, P.O. Box 40208
Portland, Oregon 97240
Tel. (503) 242-1199

C. F. K. Hawkes	Vice Pres. and Manager
N. J. Willis	Operations Officer
L. J. Lewis	Asst. Operations Officer

***THE OREGON BANK, PORTLAND**
Chartered March 21, 1958; Charter No. 335
Head Office,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. (503) 222-7777

Francis J. O'Connor	Chairman & Chief Exec. Officer
Michael Danielson	President
Norris Heinbuch	Chief Operating Officer
V. E. Solso	Vice Chairman
Richard F. Radke	Sr. Vice President
Gary D. Putnam	Sr. Vice Pres., Secretary, Gen. Counsel & Sr. Trust Officer
W. C. Armstrong	Sr. Vice President
Robert Flectcher	Sr. Vice President
John Bates	Vice President Financial Adm.
Robert M. Magee	Vice Pres. & Sr. Trust Officer
Robert Platt, III	Vice Pres. & Sr. Investment Officer
Joe Waldron	Vice President and Auditor
Inez Henneman	Vice Pres. & Controller
James Aalberg	Vice President
Richard Altz	Vice President
Sydney Brown	Vice President
Roger Bulger	Vice President
Wallace W. Child	Vice President
John Clark	Vice President
Ronald E. Cordon	Vice President
George DeCloedt	Vice President
Michael Empey	Vice Pres. & Manager
Robert Epley	Vice President
Tom Fuller	Vice President
Larry Gilpin	Vice President
Robert Hand	Vice President
George Hasandras	Vice President
Dan Heimbuck	Vice President
Frederick M. Kinyon	Vice President
John M. Lane	Vice President
Henry Langeland	Vice President
Alan R. Ludlow	Vice President
James McCullough	Vice President
Dennis Miller	Vice President
Robert Mitchell	Vice President
Richard Moffitt	Vice President
Kevin T. Sheehy	Vice President
John Smotrys	Vice President
Elden Stirnweis	Vice President
Bill Williamson	Vice President
William E. Zurcher	Vice President

Beaverton Mall Branch,
3215 S.W. Cedar Hills Blvd., P.O. Box 708
Beaverton, Oregon 97075
Tel. 644-2104

Victor Harris	Manager

Murray & Allen Branch,
14400 S.W. Allen Blvd., P.O. Box 249
Beaverton, Oregon 97005
Tel. 641-8975

Bill Hulse	Manager

Valley Plaza Branch,
9450 S.W. Beaverton-Hillsdale Hwy.
Beaverton, Oregon 97075
Tel. 222-7859

Patrick Wheeler	Asst. Vice Pres. & Manager

Bend Branch,
1210 East 3rd Street, P.O. Box 5097
Bend, Oregon 97701
Tel. 389-3500

P. J. Slade	Vice Pres. & Manager

Cascade Locks Branch,
Columbia Gorge Center, P.O. Box 487
Cascade Locks, Oregon 97014
Tel. 374-8458

Bill Rice	Manager

Dallas Branch,
791 Main Street, P.O. Box 65
Dallas, Oregon 97338
Tel. 623-8383

Howard Classen	Vice Pres. & Manager

Broadway — Oak Branch,
111 E. Broadway St., P.O. Box 10426
Eugene, Oregon 97440
Tel. 485-1321

Jan Holter	Manager

11th & Garfield Branch,
2000 West Eleventh, P.O. Box 1907
Eugene, Oregon 97440
Tel. 485-2233

Gene Moore	Manager

10th & Lincoln Branch,
275 W. 10th St., P.O. Box 10128
Eugene, Oregon 97440
Tel. 484-5760

J. C. Fitzgerald	Vice Pres & Manager

29th & Willamette Branch,
2840 Willamette, P.O. Box 5632
Eugene, Oregon 97440
Tel. 485-2580

William Wolfe	Asst. Vice Pres. & Manager

Gresham Branch,
1500 N.E. Division St., P.O. Box 606
Gresham, Oregon 97030
Tel. 665-5189

Grant Jennings	Asst. Vice Pres. & Manager

Hillsboro Branch,
980 S.E. Oak, P.O. Box 23
Hillsboro, Oregon 97123
Tel. 640-1744
Richard Kruger — Asst. Vice Pres. & Manager

Citizens Branch,
400 4th Street, P.O. Box 130
Lake Oswego, Oregon 97034
Tel. 222-7738
Jesse Averette — Vice Pres. & Manager

Lake Grove Branch,
16209 Bryant Road, P.O. Box 1529
Lake Oswego, Oregon 97034
Tel. 222-7676
Neil Iven — Vice Pres. & Manager

Lebanon Branch,
2600 S. Santiam Highway, P.O. Box 308
Lebanon, Oregon 97355
Tel. 259-2631
Gary Hawkins — Asst. Vice Pres. & Manager

Downtown Branch,
222 W. Main Street, P.O. Box 1056
Medford, Oregon 97501
Tel. 772-3384
Virgil Syverson — Vice Pres. & Manager

East Medford Branch,
701 E. Jackson Street, P.O. Box 1114
Medford, Oregon 97501
Tel. 779-1385
Ted W. Perez — Asst. Vice Pres. & Manager

Rogue Valley Branch,
1025 Court Street, P.O. Box 1460
Medford, Oregon 97501
Tel. 779-1770
William Smith — Vice Pres. & Manager

Milton-Freewater Branch,
215 N. Columbia Street, P.O. Box 27
Milton-Freewater, Oregon 97862
Tel. 938-3321
Richard L. Meier — Vice Pres. & Manager

Milwaukie Branch,
10501 S.E. Main, P.O. Box 22167
Milwaukie, Oregon 97222
Tel. 222-7704
John McIlmoil — Manager

Rose Villa Branch,
13505 S.E. River Road
Milwaukie, Oregon 97222
Tel. 652-3000
Helen McGuire — Manager

Oak Grove Branch,
17884 S.E. McLoughlin Blvd., P.O. Box 68385
Oak Grove, Oregon 97268
Tel. 222-7974
Bob Costa — Manager

Oregon City Branch,
1841 Molalla Ave., P.O. Box 311
Oregon City, Oregon 97045
Tel. 656-1681
Joe Radel — Vice Pres. & Manager

Pendleton Branch,
157 S. Main Street, P.O. Box 40
Pendleton, Oregon 97801
Tel. 276-2231
Kermit Houser — Vice Pres. & Manager

Cedar Mill Branch,
12600 N.W. Cornell Road, P.O. Box 25182
Portland, Oregon 97225
Tel. 641-4288
Norm Swift — Manager

Grand & Morrison Branch,
524 S.E. Morrison St., P.O. Box 14578
Portland, Oregon 97214
Tel. 222-7719
James Herrick — Asst. Vice Pres. & Manager

Lloyd Center Branch,
500 N.E. Multnomah Street, P.O. Box 12087
Portland, Oregon 97212
Tel. 222-7688
Dick Russell — Vice Pres. & Manager

Ninth & Washington Branch,
820 S.W. Washington, P.O. Box 4447
Portland, Oregon 97208
Tel. 222-7848
Robert Moody — Asst. Vice Pres. & Manager

N.W. 21st & Davis Branch,
221 N.W. 21st Avenue, P.O. Box 4184
Portland, Oregon 97208
Tel. 222-7824
Karen Stromquist — Manager

106th & Stark Branch,
10540 S.E. Stark, P.O. Box 16493
Portland, Oregon 97216
Tel. 222-7832
Jo Sefert — Manager

122nd & Stark Branch,
510 S.E. 122nd Avenue, P.O. Box 16477
Portland, Oregon 97216
Tel. 222-7837
John Steele — Asst. Vice Pres. & Manager

Parkrose Branch,
10120 N.E. Sandy Boulevard, P.O. Box 20068
Portland, Oregon 97220
Tel. 222-7857
James Wallis — Vice Pres. & Manager

Providence Branch,
510 N.E. 49th Avenue
Portland, Oregon 97213
Tel. 243-3976
Hallie Hackenberger — Manager

St. Johns Branch,
7410 North Chicago St., P.O. Box 03188
Portland, Oregon 97203
Tel. 222-7828

Mark Haldeman — Manager

Standard Plaza Branch,
1100 S.W. 6th Avenue, P.O. Box 8097
Portland, Oregon 97207
Tel. 222-7697

Darcy Mealy — Manager

3rd & Washington Branch,
319 S.W. Washington Street, P.O. Box 4826
Portland, Oregon 97208
Tel. 222-7512

Juanita Caday — Manager

20th & Sandy Branch,
2021 N.E. Sandy Blvd., P.O. Box 13307
Portland, Oregon 97213
Tel. 222-7868

Cal Jones — Asst. Vice Pres. & Manager

Willamette Center Branch,
121 S.W. Salmon, P.O. Box 8250
Portland, Oregon 97207
Tel. 222-7773

Thurston Gates — Vice Pres. & Manager

Rainier Branch,
203 A Street, E., P.O. Box R
Rainier, Oregon 97048
Tel. 556-1971

C. E. Roberts — Sr. Vice President
E. M. Jensen — Vice Pres. & Manager

Reedsport Branch,
178 N. 6th Street, P.O. Box 327
Reedsport, Oregon 97467
Tel. 271-2125

Marion Green — Vice Pres. & Manager

Center & Church Branch,
605 Center Street N.E., P.O. Box 2342
Salem, Oregon 97308
Tel. 581-4811

Cathy Cleveland — Manager

Salem Main Branch,
700 Pringle Parkway S.E., P.O. Box 2218
Salem, Oregon 97308
Tel. 399-7415

Jack Dressler — Vice Pres. & Manager

25th & Mission Street Branch,
2505 Mission St. S.E., P.O. Box 12309
Salem, Oregon 97309
Tel. (503) 585-0471

Daniel J. Leonard — Manager

The Dalles Branch,
115 E. Fourth Street, P.O. Box 461
The Dalles, Oregon 97058
Tel. 298-5585

Randel Miles — Manager

Tigard Branch,
11999 S.W. Pacific Highway, P.O. Box 23667
Tigard, Oregon 97223
Tel. 620-2151

Tony Steadman — Manager

Troutdale Branch,
141 S.E. Dora
Troutdale, Oregon 97060
Tel. 665-9131

Eugene Cox — Manager

West Linn Branch,
19181 Pacific Highway, P.O. Box 327
West Linn, Oregon 97068
Tel. 243-7188

Steve Bacon — Manager

Wilsonville Branch,
29930 S.W. Parkway Avenue, P.O. Box 279
Wilsonville, Oregon 97070
Tel. 682-2611

Jeff Hilderbrand — Manager

Directors

Louis Courtemanche, Jr., Chairman
J. Richard Cooper
Craig F. Courtemanche
Michael Danielson
Douglas David
William J. Fronk
Norris N. Heinbuch
David R. Hinson
Frank Jungers
F. J. O'Connor
V. E. Solso
E. P. Swain, Jr.
Henry T. Swigert
William Swindells, Jr.
Ross B. Thompson
Frederick H. Torp
Ralph E. Williams

OREGON MUTUAL SAVINGS BANK, PORTLAND

Chartered October 23, 1931; Charter No. 1

Head Office,
234 S.W. Broadway, P.O. Box 2882
Portland, Oregon 97208
Tel. (503) 248-6612

Jack H. Goetze — President
William M. Meyer — Sr. Vice President
James L. Alleman — Vice President
Eldon R. Dalke — Vice Pres. & Secretary
Clara L. Eberius — Vice President
Brad Bleything — Asst. Vice Pres. & Auditor
Gary H. Weinstein — Vice President
Rolland D. Royce — Treasurer
Lois L. Freeman — Vice President & Manager

Beaverton Branch,
3600 S.W. Cedar Hills Blvd.
Beaverton, Oregon 97005
Tel. 646-9616

Will Sawyer — Manager

Beaverton Valley West Branch,
4650 S.W. Griffith Dr.
Beaverton, Oregon 97005
Tel. 641-5354

David A. Waldrip — Asst. Vice Pres. & Manager

Eugene Branch,
1201 Oak Street
Eugene, Oregon 97401
Tel. 345-2365

Monte Griffin — Manager

Gresham Branch,
825 N.E. Hogan Rd.
Gresham, Oregon 97030
Tel. 667-6672

Jo Rice — Manager

Hillsboro Branch,
1234 W. Baseline St.
Hillsboro, Oregon 97123
Tel. 640-1602

Dean Watanabe — Manager

Mountain Park Plaza Branch,
11830 S.W. Kerr Parkway, Suite R
Lake Oswego, Oregon 97034
Tel. 245-4475

Russann Brown — Manager

Milwaukie Branch,
11050 S.E. McLoughlin Blvd.
Milwaukie, Oregon 97222
Tel. 653-0443

Terry T. Stewart — Manager

S.W. 5th & Taylor Branch,
508 S.W. Taylor
Portland, Oregon 97204
Tel. 248-6021

Al Nunez — Manager

Ione Plaza Branch,
1717 S.W. Park
Portland, Oregon 97201
Tel. 248-6036

Lois L. Freeman — Vice President & Manager

Lloyd Branch,
700 N.E. Multnomah Street
Portland, Oregon 97232
Tel. 248-6691

Jim L. Sergeant — Asst. Vice Pres. & Manager

N.E. 122nd & Halsey Branch,
12141 N.E. Halsey
Portland, Oregon 97220
Tel. 248-6030

Pam Ewing — Manager

Salem Branch,
3805 Center Street, N.E.
Salem, Oregon 97301
Tel. 585-6672

Jim Hatzenbihler — Manager

Directors

Jack H. Goetze, Chairman
H. A. Andersen
Franz B. Drinker
Erling E. Jacobsen
Donald E. Kennedy
John Y. Lansing
Ronald W. Peterson
W. H. Ragsdale
Harold E. Sand
Peter D. Williams
Guy Woods, Jr.

PACIFIC NORTHWEST TRUST COMPANY, PORTLAND

Authorized June 24, 1981

Head Office,
101 S.W. Main Street
Suite 905
Portland, Oregon 97204
Tel. (503) 295-6974

Leroy J. Lundy	President
Janeen S. McAninch	Vice President & Trust Officer
Barbara B. Cox	Secretary
Ellen Carder	Trust Officer

Directors

Jonathan T. Carder, Chairman
Joan M. Bailey
Barbara B. Cox
Richard A. Cox
John E. Day
Leroy J. Lundy
Roger P. Mundorff
Larry R. Volchok

THE ROYAL BANK OF CANADA, PORTLAND BRANCH

Authorized February 9, 1979; Certificate of Authority No. 257

Head Office,
1515 S.W. 5th, Suite 900
P.O. Box 8099
Portland, Oregon 97207
Tel. (503) 224-2282

J. Thomson	Manager
C. Fletcher	Sr. Assistant Manager
R. F. Thompson	Assistant Manager
W. D. McShane	Asst. Manager/Admin.

SERVICE TRUST COMPANY, PORTLAND

Authorized June 13, 1979

Head Office,
421 S.W. Sixth Avenue — Suite 1200
Portland, Oregon 97204
Tel. (503) 224-4444

Kenneth L. Schmit	President
Guy E. Jaques, Jr.	Vice President
Robert G. LeTourneux	Vice President
Harper K. Hamilton, Jr.	Vice President
Richard L. Ferreira	Cashier

Directors

Guy E. Jaques, Jr., Chairman
Richard L. Ferreira
Harper K. Hamilton, Jr.
Robert G. LeTourneux
Kenneth L. Schmit
James E. Thomas

STEWARDSHIP BANK OF OREGON, PORTLAND

Chartered February 2, 1981; Charter No. 397

Head Office,
1918 N.E. 181st Ave., P.O. Box 20787
Portland, Oregon 97220
Tel. (503) 667-1776

Richard L. Wells	President
Richard L. Krueger	Vice Pres./Cashier
Dale S. Peterson	Vice President

Directors

Lou Beres
Dan Clausen
John Gustafson
Greg Hughes
Robert Laughlin
Robert Poole
Lynn Wallace
Richard Wells

THE PRINEVILLE BANK, PRINEVILLE
Chartered November 12, 1980; Charter No. 393
Head Office,
422 North Beaver
Prineville, Oregon 97754
Tel. (503) 447-4105

R. A. Severson	President
Dennis A. Baker	Cashier

La Pine Branch,
51366 S. Highway 97, P.O. Box 788
La Pine, Oregon 97739
Tel. 536-1746

Richard Smith	Asst. Vice Pres. & Manager

Christmas Valley Branch,
Christmas Valley Road
Christmas Valley, Oregon 97638
Tel. 576-2118

Richard Smith	Manager

Directors

C. R. (Bob) Matheny, Chairman	*Walter E. Haynes*	*R. A. Severson*
John F. Collins	*Elvin Johnson*	*Stuart Shelk, Jr.*
James F. Dutchuk	*Heber Perrett*	*Joseph Stahancyk*
James E. Garrett	*Lee Rhoden*	*Walter Winitzky*

THE DESCHUTES BANK, REDMOND
Chartered December 18, 1978; Charter No. 369
Head Office,
821 S. Sixth, P.O. Box 920
Redmond, Oregon 97756
Tel. (503) 548-6141

Jack Rinn	President
M. Shirley Schwartz	Cashier

Directors

Ted L. Anderson, Chairman	*Nora Copeland*	*William D. Lyche*
James C. Allen	*Ivan M. Ivancovich, Jr.*	*Lane Powell*
	Harold R. Kilgore	*Jack Rinn*

PACIFIC SECURITY BANK, REEDSPORT
Chartered May 6, 1963; Charter No. 337
Head Office,
1975 Winchester Avenue
Reedsport, Oregon 97467
Tel. (503) 271-2176

Frank M. Mackenzie	President
Louis Lorenz	Exec. Vice President
Wm. V. Humphreys	Vice President
Howard Martin	Vice President
Thomas Tymchuk	Vice President
Christy L. Schafer	Asst. Vice Pres. & Cashier

Directors

Frank M. Mackenzie, Chairman	*Donald L. Gibbons*	*William Markham*
Leo J. Cary	*Irving G. Johnson*	*Thomas Tymchuk*
Chester Crockett	*Louis Lorenz*	*Dudley C. Walton*

VALLEY OF THE ROGUE BANK, ROGUE RIVER
Chartered May 27, 1968; Charter No. 341
Head Office,
110 Pine St., P.O. Box B
Rogue River, Oregon 97537
Tel. (503) 582-3216

R. P. Haberman	President
Denver E. Huff	Vice President
Thomas D. Anderson	Vice Pres. & Cashier

Fruitdale Branch,
P.O. Box 1970
Grants Pass, Oregon 97526
Tel. 476-1177

Larry Stewart	Asst. Cashier/Loans

Talent Branch,
201 N. Pacific Hwy., P.O. Box 526
Talent, Oregon 97540
Tel. 535-3394

Robert W. Murphy	Manager

Directors

C. Norman Gail, Chairman	*R. P. Haberman*	*Carleton E. Sandeen*
Jack Bennett	*Lyndel W. Newbry*	*Frank M. Straus*
Granvil F. Brittsan	*Harold W. Salter*	*Henry W. Turk*

SOUTH UMPQUA STATE BANK, ROSEBURG
Chartered October 19, 1953; Charter No. 321
Head Office,
Garden Valley Shopping Ctr., P.O. Box 1726
Roseburg, Oregon 97470
Tel. (503) 440-3910

Ronald K. Culbertson	President
Wally Farmer	Sr. Vice President
Harvey D. Ringen	Vice President
Monte L. King	Cashier

Canyonville Branch,
215 S. Main Street
Canyonville, Oregon 97417
Tel. 839-4271

William W. West	Asst. Vice Pres. & Manager

Glendale Branch,
Glendale, Oregon 97442
Tel. 832-2117

A. Karen Taylor	Manager

Myrtle Creek Branch,
Myrtle Creek, Oregon 97457
Tel. 863-3186

William W. West	Asst. Vice Pres. & Manager

Directors

Milton Herbert, Chairman	*B. E. Hall*	*Mel Joy*
Ronald K. Culbertson	*LeRoy Hanna*	*Lawrence Michaels*
Allyn C. Ford	*Robert G. Hansen*	*C. J. Porter*

TIMBER COMMUNITY BANK, ROSEBURG
Chartered September 4, 1979; Charter No. 385
Head Office,
1701 N.W. Garden Valley Blvd.
P.O. Box 1516
Roseburg, Oregon 97470
Tel. (503) 673-0001

Lee Van Domelen	President
Steven E. Hertel	Sr. Vice Pres. & Cashier
Gene Hahn	Vice President/Loan Admin.
Lawrence Robbins	Vice President

Directors

Dave Emmett, Chairman	*Donald B. Kruse*	*Hubert E. Totman*
Everett P. Johnson	*Arneta Miller*	*Lee Van Domelen*

***THE COMMERCIAL BANK, SALEM**
Chartered December 30, 1954; Charter No. 322
Head Office,
301 Church Street, NE., P.O. Box 428
Salem, Oregon 97308
Tel. (503) 399-2900

E. George Ottum	President
J. H. Pauls	Exec. Vice Pres. & Cashier
A. L. Faiman	Vice Pres. & Manager
Carolyn Cobb	Vice President
Edgar B. Martin	Vice President
Forrest M. Miller	Vice President
W. C. Nelson	Vice President
Delmar D. Wolf	Vice President
Shirley Klebaum	Auditor
Marvin C. Abeene	Trust Officer
M. A. Hays	Trust Officer
Donald R. Judson	Vice President/Controller

Molalla Branch,
401 E. Main Street
Molalla, Oregon 97038
Tel. 829-2237
Douglas K. Hill — Asst. Vice Pres. & Manager

Monmouth Branch,
200 E. Main Street
Monmouth, Oregon 97361
Tel. 838-0601
Thomas L. Wall — Asst. Vice Pres. & Manager

Newberg Branch,
112 N. College Street
Newberg, Oregon 97132
Tel. 538-3184
Kenneth Hough — Asst. Vice Pres. & Manager

East Motor Branch,
510 Lancaster Dr., P.O. Box 12517
Salem, Oregon 97309
Tel. 399-2944
Kenneth A. Camber — Asst. Vice Pres. & Manager

Keizer Branch,
4260 River Road N.
Salem, Oregon 97303
Tel. 399-2965
Hal Colvin — Asst. Vice Pres. & Manager

Silverlan Plaza Branch,
3966 Silverton Road N.E.
Salem, Oregon 97303
Tel. 399-3953
Kenneth Dunn — Asst. Vice Pres. & Manager

South Salem Branch,
3305 Commercial St. S.E.
Salem, Oregon 97302
Tel. 399-2977
Patrick P. Raschko — Vice Pres. & Manager

West Motor Branch,
699 Wallace Road N.W.
Salem, Oregon 97304
Tel. 399-2955
Dorothy Souza — Asst. Vice Pres. & Manager

Silverton Branch,
315 Main Street E.
Silverton, Oregon 97381
Tel. 873-5376
Gerald J. Peters — Vice Pres. & Manager

Directors

Lester D. Green, Chairman	*Robert E. Corey*	*Robert D. Morrison*
Iral D. Barrett	*Lawrence L. Enninga*	*E. George Ottum*
J. Warren Carkin	*Gayle W. Gilmour*	*Ralph W. Raines*
Warren W. Cooley	*Thomas C. Golden*	*Forrest A. Weil*
	William B. Loch	

PIONEER TRUST COMPANY, SALEM
Certificate issued May 13, 1924; Certificate No. 22
Head Office,
109 Commercial Street, N.E., P.O. Box 2305
Salem, Oregon 97308
Tel. (503) 363-3136

Stuart Compton	President
E. E. Smith, Jr.	V. P., Trust Officer & Treas.
W. R. Meier	Vice President
H. W. Kimball	Cashier

Medical Center Branch,
1190 Oak Street S.E.
Salem, Oregon 97301
Tel. 399-1083
Jake Thiessen — Manager

Directors

Stuart Compton, Chairman	*Mark G. Gehlar*	*Douglas G. Raines*
Wallace H. Bonesteele	*Burch Judson*	*E. E. Smith, Jr.*
	W. R. Meier	

UNITED SAVINGS BANK, MUTUAL, SALEM
Chartered October 16, 1978; Charter No. 2
Head Office,
333 High Street N.E., P.O. Box 868
Salem, Oregon 97308
Tel. (503) 399-5300

Maurice J. Burford	President
Michael Allen	Vice President/Cashier
Ernest L. Dunn	Vice President
Marty E. Townsend	Sr. Vice President
Gerald F. Pavelek	Vice President
Patrick J. Wolfe	Asst. Vice Pres./Controller

Bend Branch,
Bend Plaza, P.O. Box 951
Bend, Oregon 97709
Tel. 389-2211

Lonnie Bates — Manager

Redmond Branch,
617 South 6th, P.O. Box 760
Redmond, Oregon 97756
Tel. 548-4594

Rebecca A. Wright — Manager

Keizer Branch,
4952 River Road N.
Salem, Oregon 97303
Tel. 399-5317

Robin R. Sexson — Manager

Lancaster Mall Branch,
831 Lancaster Dr. N.E.
Salem, Oregon 97301
Tel. 399-5394

Julie Miller — Manager

South Salem Branch,
P.O. Box 3461
Salem, Oregon 97302
Tel. 399-5319

Joan Linn — Manager

Woodburn Branch,
2800 Newberg Highway, P.O. Box 278
Woodburn, Oregon 97071
Tel. 982-9921

Mary Wilson — Manager

Directors

Lewis B. Huff, Chairman
LeVern C. Bell
Maurice J. Burford
Charles C. Dodd, Emeritus
Hillary J. Etzel
Robert L. Sawtelle
Charles E. Weeber

Battle Creek Office,
4545 Commercial Street S.E., P.O. Box 2309
Salem, Oregon 97308
Tel. 399-2720

John Huxford — Vice Pres. & Manager

Broadway Branch,
2955 Broadway N.E., P.O. Box 2067
Salem, Oregon 97308
Tel. 399-2265

P. C. Vrontakis — Vice Pres. & Manager
John R. Rundall — Vice Pres. & Loan Officer

Candalaria Branch,
2715 Commercial St. S.E., P.O. Box 3286
Salem, Oregon 97302
Tel. 399-2245

John Huxford — Vice Pres. & Manager

Lancaster Office,
750 Lancaster Dr. N.E., P.O. Box 1086
Salem, Oregon 97308
Tel. 399-2214

Gary Wallstrom — Vice Pres. & Manager

West Salem Office,
1500 Edgewater N.W., P.O. Box 2165
Salem, Oregon 97308
Tel. 399-2294

Mike Rossman — Vice Pres. & Manager

Cascade Office,
7760 Third Street, P.O. Box 406
Turner, Oregon 97392
Tel. 743-2113

Terry Williams — Assistant Cashier & Manager

Directors

Jerry H. Walling, Chairman
M. C. Boniface
Douglas R. Carter
C. L. Grabenhorst
James R. Gray
Malcolm F. Marsh
Jack H. Scott
Bob L. Smith
L. A. Van Kleeck

WESTERN SECURITY BANK, SALEM

Chartered January 18, 1956; Charter No. 328

Head Office,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. (503) 399-2200

L. A. Van Kleeck	President
Robert E. Flamme	Exec. Vice President
S. Wade Musgraves	Sr. Vice Pres. & Cashier
Nate Lowe	Sr. Vice President
Mike Rossman	Vice Pres. & Manager
John R. Rundall	Vice Pres. & Loan Officer

Santiam Valley Office,
609 Main Street, P.O. Box 272
Lyons, Oregon 97358
Tel. 859-2128

Tom L. Kanoff — Asst. Vice Pres. & Manager

CLACKAMAS COUNTY BANK, SANDY

Chartered January 27, 1911; Charter No. 71

Head Office,
P.O. Box 38
Sandy, Oregon 97055
Tel. (503) 668-5501

Fred L. Proctor	President
Kent Hall	Chief Exec. Officer
Roberta Swan	Sr. Vice Pres. & Cashier
H. Rex Brittle	Vice President
Ed Storey	Vice President
Steve Simonsen	Asst. Vice Pres. & Manager

Boring Office,
28500 S.E. Hwy. 212, P.O. Box 159
Boring, Oregon 97009
Tel. 663-3000

Nick Suksdorf — Manager

Hood-Land Branch,
67403 E. Hwy. #26, P.O. Box 185
Welches, Oregon 97067
Tel. 622-3131

D. A. Heggie — Manager

Directors

Kent Hall, Chairman	*George Morgan*	*Randy Proctor*
Keith Bowman	*James Morgan*	*Roberta Swan*
	Fred L. Proctor	

THE INDEPENDENT BANK OF SANDY, SANDY

Chartered June 1, 1979; Charter No. 377

Head Office,
38561 Proctor Blvd., P.O. Box 70
Sandy, Oregon 97055
Tel. (503) 668-8030

James F. Flaherty	Exec. Vice President
Olga M. Nickoloff	Vice Pres. & Cashier

Directors

John Rowell, Chairman	*C. Dale Brookens*	*Joseph Cejka*
Charles W. Baker	*Richard Busby*	*Lester Hardy*

*CENTENNIAL BANK, SPRINGFIELD

Chartered July 13, 1977; Charter No. 360

Head Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. (503) 741-1737

Richard C. Williams	President
Ron R. Peery	Exec. Vice President
Gary L. Stevens	Exec. Vice President
Eric H. Hardin	Sr. Vice President
Dennis Carlson	Vice President
Daniel J. Cramer	Vice President
Lou Hanavan	Vice President
Lynn Hufstader	Vice President
W. E. Byrne	Vice President
Michael J. Nysingh	Vice President & Cashier

Valley River Branch
1141 Valley River Drive
Eugene, Oregon 97401
Tel. 683-3881

David M. Gazeley — Asst. Vice President & Manager

West 11th Branch,
3738 W. 11th Ave.
Eugene, Oregon 97402
Tel. 687-0204

Lou Hanavan — Vice Pres. & Manager

McKenzie River Branch,
39333 McKenzie Hwy., P.O. Box 55
Walterville, Oregon 97489
Tel. 726-6661

Lynn Hufstader — Vice President & Manager

Directors

Edwin Brockett	*Cordy Jensen*	*Gary L. Reed*
Clifton G. Christian	*J. Douglas McKay*	*Harry Rubenstein*
Robert S. Cochran	*Robert L. Newburn*	*Jean Tate*
Bill J. Combs	*Brian B. Obie*	*Donald Thienes*
William E. Fitch	*Herb Person*	*Richard C. Williams*
Wyman Hammer		

EMERALD EMPIRE BANKING COMPANY, SPRINGFIELD

Chartered June 12, 1979; Charter No. 378

Head Office,
5690 Main St., P.O. Box 1533
Springfield, Oregon 97477
Tel. (503) 741-1234

Jerry L. Burke	President
Bradley F. Copeland	Sr. Vice President
John Mahon	Vice Pres./Cashier
Ronald J. Middleton	Asst. Vice President & Manager

Business & Professional Branch
1065 Oak Street, P.O. Box 5573
Eugene, Oregon 97401
Tel. 484-6072

Bradley F. Copeland — Manager

Directors

Nate Knecht, Chairman	*Jerry L. Burke*	*James Reinmuth*
Robert Beedon	*James W. Callahan*	*Bryce Weissert*
	Gary Pape	

PEOPLES BANK, SPRINGFIELD

Chartered February 21, 1974; Charter No. 351

Head Office,
5th & B Streets, P.O. Box 676
Springfield, Oregon 97477
Tel. 726-8424

Harold J. Carey	President
Farrell B. Lindsay	Exec. Vice President
C. L. "Tek" Haugen	Exec. Vice President
Marcia E. Ketcheside	Cashier

Coburg Office,
325 N. Willamette, P.O. Box 8255
Coburg, Oregon 97401
Tel. 485-4944

Evonne Heidgerken — Asst. Vice Pres. & Manager

Eugene Downtown Office,
899 Pearl Street, P.O. Box 1268
Eugene, Oregon 97440
Tel. 485-2113

J. Scott Rambach — Vice Pres. & Manager

Directors

Dr. Stephen W. Aasen, Chairman	*Howard I. Hansen*	*Donald H. Lutes*
Harold J. Carey	*Eugene G. Hulett*	*Fern Weiss*
Kenneth H. Farset	*Paul Longcoy*	*Leonard A. Wildish*

COLUMBIA RIVER BANKING COMPANY, THE DALLES
Chartered May 19, 1977; Charter No. 358
Head Office,
316 E. Third, P.O. Box 436
The Dalles, Oregon 97058
Tel. (503) 298-5194

Terry L. Cochran	President
Richard J. Croghan	Vice President & Cashier

Directors

Robert L. R. Bailey, Chairman	*Dale D. Elliott*	*W. L. Miller*
William A. Booth	*William L. Hulse*	*Keith A. Mobley*
Terry L. Cochran	*Stephen D. Martin*	*Fred Thomsen*

***BANK OF OREGON, WOODBURN**
Incorporated July 20, 1907; Corporation No. 2
Administrative,
1175 Mt. Hood Avenue
Woodburn, Oregon 97071
Tel. (503) 981-3411

H. G. Wadsworth	Chief Executive Officer
Larry Arpan	President
Irene Westwood	Sr. Vice President & Cashier
Harold Fielding	Sr. Vice President
Melvin Hansen	Sr. Vice President
Dennis Jenne	Vice President
C. J. Yost	Vice President
Gary Warden	Vice President
Barbara Weierman	Vice President
Bonnie Serkin Pound	General Counsel

Head Office,
941 N. Pacific Hwy.
Woodburn, Oregon 97071
Tel. 981-2180

Trent Finnigan	Vice President & Regional Mgr.

Brooks Branch,
8895 Portland Road N.E.
Brooks, Oregon 97035
Tel. 393-7272

Barbara Metzger	Manager

Canby Branch,
200 N.W. 2nd
Canby, Oregon 97013
Tel. 266-2727

Mike Durgan	Vice President & Manager

Harrisburg Branch,
685 S. 3rd
Harrisburg, Oregon 97446
Tel. 995-8441

Debbie Cersovski	Manager

Hubbard Branch,
300 Pacific Highway
Hubbard, Oregon 97032
Tel. 982-9926

Ken Anderson	Asst. Vice Pres. & Manager

King City Office,
15795 S.W. 116th
King City, Oregon 97223
Tel. 684-1183

Russ Balien	Personal Account Officer

North Salem Branch,
4871 Lancaster N.E.
Salem, Oregon 97303
Tel. 393-8750

Robert Jordan	Vice Pres. & Regional Manager

Portland Office,
811 S.W. Front Ave., P.O. Box 8338
Portland, Oregon 97207
Tel. 228-2677

Ray Carter	Vice Pres. & Regional Manager

St. Paul Branch,
Second and Church Street
St. Paul, Oregon 97137
Tel. 633-4455

Wanda Wiederrich	Manager

Sherwood Branch,
1496 N. Sherwood Boulevard
Sherwood, Oregon 97140
Tel. 625-5571

Ruth Gregory	Manager

Silverton Branch,
114 West Main Street
Silverton, Oregon 97381
Tel. 873-6306

Shirley Mullikin	Manager

Stayton Branch,
848 N. First Street
Stayton, Oregon 97383
Tel. 769-3481

David Stevens	Manager

Tualatin Branch,
18659 S.W. Boones Ferry Rd.
Tualatin, Oregon 97062
Tel. 692-5150

Sharon Peery	Asst. Vice Pres. & Manager

West Linn Branch,
5597 Hood Street
West Linn, Oregon 97068
Tel. 656-1950

Chris Marlo	Manager

Cascade Branch,
2540 Newberg Highway
Woodburn, Oregon 97071
Tel. 981-1042

Lowell Jeffries	Vice Pres. & Manager

Directors

H. G. Wadsworth, Chairman	*Donald J. Burlingham*	*Robert W. Lagler*
Larry M. Arpan	*R. V. Colby*	*Bill L. Rose*
	Fern Foster	*Robert L. Withers*

WOODBURN STATE BANK, WOODBURN
Chartered July 10, 1979; Charter No. 379
Head Office,
110 S. Pacific Highway, P.O. Box 37
Woodburn, Oregon 97071
Tel. (503) 982-2265

Lanny M. Cutsforth	Pres. & Chief Exec. Officer
Lyle F. Sauvageau	Executive Vice President
Edward J. Everts	Vice President
Barbara A. Johnson	Sr. Vice Pres. & Cashier

Directors

John Weisz, Jr., Chairman
Ronald B. Christofferson
Ersel Christopherson
Verl E. Cochran
Lanny Cutsforth
John F. Hamstreet

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE COMMERCIAL BANKS (INCLUDING DOMESTIC SUBSIDIARIES) AND FIVE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	ALL AMOUNTS EXPRESSED IN THOUSANDS OF DOLLARS					% of Change	PERCENT OF TOTAL OPERATING INCOME				
	1978	1979	1980	1981	1982		1978	1979	1980	1981	1982
OPERATING INCOME:											
Interest and fees on loans	$154,561	$218,823	$273,795	$356,602	$354,569	−.57	70.57	71.04	70.43	72.38	71.17
Interest on balances with depositories	1,408	2,623	5,523	10,411	5,005	−51.92	0.64	0.85	1.42	2.11	1.00
Income—Fed. funds sold and securities	7,822	15,655	23,735	22,935	25,831	12.62	3.57	5.08	6.10	4.65	5.18
Interest on U.S. securities	12,384	14,884	19,218	24,813	26,702	7.61	5.65	4.83	4.94	5.03	5.35
Interest on other U.S. obligations	3,862	6,145	8,945	13,525	20,123	48.78	1.76	1.99	2.30	2.74	4.03
Interest on oblig. of state & pol. subs.	14,942	18,165	22,002	24,537	22,681	−7.56	6.82	5.89	5.65	4.98	4.55
Interest on other bonds, notes, debs.	679	706	523	735	2,085	183.67	0.31	0.22	0.13	0.14	0.41
Dividends on stock	10	40	27	38	243	539.47	0.00	0.01	0.00	0.00	0.04
Income from lease financing	207	619	1,140	1,336	1,601	19.83	0.09	0.20	0.29	0.27	0.32
Income from fiduciary activities	2,351	2,643	3,410	4,383	4,198	−4.22	1.07	0.85	0.87	0.88	0.84
Service charges on deposit accounts	12,920	16,439	16,807	21,063	20,649	−1.96	5.89	5.33	4.86	4.27	4.14
Other service charges, comm. & fees	5,427	6,738	7,003	7,356	8,642	17.48	2.47	2.18	1.80	1.49	1.73
Other operating income	2,434	4,510	4,519	4,920	5,845	18.80	1.11	1.46	1.16	0.99	1.17
Total operating income	$219,007	$307,990	$388,747	$492,654	$498,174	1.12	100.00	100.00	100.00	100.00	100.00
OPERATING EXPENSES:											
Salaries and employee benefits	$ 53,671	$ 69,224	$ 81,951	$ 90,576	$ 92,821	2.47	24.50	22.47	21.08	18.38	18.63
Interest on TCD's—$100,000 or more	19,759	44,369	62,960	101,520	94,204	−7.20	9.02	14.40	16.19	20.60	18.90
Interest on deposits in foreign offices	0	0	1,299	2,446	0	−100.00	0.00	0.00	0.33	0.49	0.00
Interest on other deposits	59,170	78,015	111,376	151,344	167,337	10.56	27.01	25.33	28.64	30.72	33.59
Expense—Fed. funds purch. & securities	5,171	11,632	15,770	32,443	25,739	−20.66	2.36	3.77	4.05	6.58	5.16
Interest on demand notes to U.S. Treas.	118	1,246	1,209	762	655	−14.04	0.05	0.40	0.31	0.15	0.13
Interest—other borrowed money	438	428	399	1,135	4,683	312.59	0.19	0.13	0.10	0.23	0.94
Interest—sub. notes & debentures	2,144	2,943	3,293	3,337	3,173	−4.91	0.97	0.96	0.84	0.67	0.63
Occupancy expense, gross	9,735	12,371	15,465	18,330	19,912	8.63	4.44	4.01	3.97	3.72	3.99
Less: Rental income	865	1,130	1,477	1,593	1,098	−31.07	0.39	0.36	0.37	0.32	0.22
Occupancy expense, net	8,870	11,241	13,988	16,737	18,814	12.40	4.05	3.64	3.59	3.39	3.77
Furniture & equipment expense	4,670	6,601	8,888	11,082	12,537	13.12	2.13	2.14	2.28	2.24	2.51
Provision for possible loan losses	6,717	8,322	11,176	16,943	37,215	119.64	3.06	2.70	2.87	3.43	7.47
Other expense	30,796	39,465	47,899	55,776	60,045	7.65	14.06	12.81	12.32	11.32	12.05
Total operating expenses	191,524	273,486	360,208	484,101	517,223	6.84	87.45	88.79	92.65	98.26	103.82
Income before taxes & secs. gain/loss	27,483	34,504	28,539	8,553	−19,049	−322.71	12.54	11.20	7.34	1.73	−3.82
Applicable income taxes	5,648	6,735	3,201	−4,736	−9,006	90.16	2.57	2.18	0.82	−.96	−1.80
Income before securities gain/loss	21,835	27,769	25,338	13,289	−10,043	−175.57	9.97	9.01	6.51	2.69	−2.01
Sec. gains/loss, gross	−231	−512	283	−1,240	606	−148.87	−.10	−.16	0.07	−.25	0.12
Applicable income taxes	−103	−219	36	−445	−75	−83.14	−.04	−.07	0.00	−.09	−.01
Securities gains/loss, net	−128	−293	247	−795	681	−185.66	−.05	−.09	0.06	−.16	0.13
Income before extraordinary items	21,707	27,476	25,585	12,494	−9,362	−174.93	9.91	8.92	6.58	2.53	−1.87
Extraordinary items, net of tax effect	648	120	74	20	221	999.99	0.29	0.03	0.01	0.00	0.04
Net income	$ 22,355	$ 27,596	$ 25,659	$ 12,514	$ −9,141	−173.04	10.20	8.96	6.60	2.54	−1.83

Banks not included: Oregon Mutual Savings Bank
United Savings Bank, Mutual
The Bank of Nova Scotia
The Bank of Tokyo, Ltd.
Canadian Imperial Bank of Commerce
The Hongkong and Shanghai Banking Corporation
The Royal Bank of Canada

Cash Dividends/Net Income	16.60	19.28	21.93	37.88	−55.00
Net Income/Capital	12.88	12.58	10.28	4.80	−3.59
Net Income/Resources	0.82	0.85	0.70	0.32	−.23

COMPARATIVE STATEMENT SHOWING THE RESOURCES AND NUMBERS OF BANKS AND TRUST COMPANIES IN THE STATE OF OREGON EACH YEAR SINCE 1909

	NUMBER					RESOURCES	
	State		National		Total all Banking		
Year	Banks	Branches	Banks	Branches		State	National
1909	136		72			$ 61,884,712.94	$ 65,804,246.99
1910	155		77			66,504,581.84	81,013,946.23
1911	169		81			71,167,838.40	82,257,061.49
1912	171		83			73,284,800.45	86,591,699.57
1913	170		86			74,086,277.62	95,376,560.93
1914	175		87			61,963,668.33	95,927,030.54
1915	174		87			62,264,130.25	102,216,996.89
1916	177		84			78,168,336.79	126,197,005.72
1917	178		83			92,427,718.15	149,047,750.88
1918	176		86			108,791,199.47	173,295,057.35
1919	183		89			145,647,301.41	216,248,065.10
1920	191		93			146,142,027.53	206,390,918.48
1921	184		96			119,186,108.81	169,248,750.68
1922	182		99			124,063,353.29	184,480,500.99
1923	179		99			130,603,570.94	196,758,705.14
1924	181		99			129,216,472.72	202,094,859.51
1925	176		99			105,544,633.13	239,680,082.72
1926	168		98			107,271,067.25	235,146,882.40
1927	152		96			109,690,955.47	239,368,855.43
1928	149		94			109,481,333.19	244,672,230.02
1929	140		95			89,888,797.10	259,023,109.82
1930	132		84			81,948,490.24	242,954,059.31
1931	113		85			58,837,342.25	224,857,837.95
1932	85		71			44,587,041.45	198,715,959.92
1933	61		58			31,978,671.61	199,102,398.87
1934	56		54			34,345,273.62	223,201,687.59
1935	55	1	45	36	137	39,478,111.02	247,439,353.97
1936	55	2	39	46	142	46,645,748.53	286,861,379.91
1937	49	2	29	62	142	44,322,720.88	288,585,146.32
1938	49	2	29	62	142	44,781,741.71	298,560,727.25
1939	48	2	28	63	141	47,685,788.26	324,907,071.22
1940	47	3	27	63	140	38,793,363.89	376,501,058.12
1941	47	4	27	63	141	44,590,359.52	460,767,809.99
1942	47	4	26	66	143	64,051,108.38	684,362,551.93
1943	47	4	26	68	145	89,479,847.54	909,018,480.70
1944	47	4	25	67	143	115,972,106.02	1,119,993,125.41
1945	50	4	24	68	146	147,582,032.63	1,397,783,003.87
1946	48	4	24	71	147	160,042,326.04	1,326,216,043.00
1947	50	5	23	74	152	172,101,276.92	1,367,941,714.18
1948	51	7	23	79	160	173,948,667.17	1,319,954,234.73
1949	52	10	21	84	167	175,346,156.28	1,269,966,281.78
1950	52	14	21	86	173	203,773,151.01	1,401,482,864.09
1951	52	16	21	86	175	222,186,537.65	1,477,943,712.64
1952	51	22	20	87	180	266,968,630.82	1,580,005,968.29
1953	51	23	19	91	184	271,651,958.52	1,594,695,870.22
1954	36	12	14	124	186	194,336,594.43	1,823,453,273.88
1955	38	13	14	130	195	213,837,805.50	1,896,878,735.93
1956	41	14	13	135	203	226,316,915.43	1,888,901,756.32
1957	44	18	13	138	213	248,663,686.90	1,829,480,031
1958	45	22	12	142	221	297,289,647.73	1,987,179,795.73
1959	43	27	12	151	233	328,068,431.55	2,012,622,665.81
1960	42	34	11	160	247	341,004,253.65	2,036,575,458.90
1961	40	38	11	167	256	370,274,145.88	2,178,579,719.56
1962	40	39	11	173	263	417,681,806.27	2,319,680,666.52
1963	41	43	12	190	286	466,497,744.06	2,434,302,769.28
1964	41	49	12	199	301	510,564,371.93	2,642,990,068.15
1965	40	55	13	209	317	534,165,189.81	2,944,664,066.22
1966	40	56	14	217	327	574,178,024.13	3,102,835,732.84
1967	39	65	13	220	337	653,230,996.89	3,352,165,044.40
1968	40	71	12	236	359	735,769,939.82	3,817,322,827.90
1969	41	80	12	239	372	785,705,359.68	3,885,544,043.99
1970	40	90	11	248	389	920,915,362.61	4,047,976,919.92
1971	39	101	9	257	406	1,081,303,128.09	4,469,711,784.17
1972	38	113	9	267	427	1,335,627,429.94	5,147,993,753.83
1973	39	123	9	281	452	1,551,796,756.76	5,593,900,398.31
1974	42	134	9	285	470	1,751,880,456.62	5,789,849,142.19
1975	41	152	8	298	499	1,961,236,950.86	6,365,134,850.62
1976	42	164	8	307	521	2,242,971,000.00	6,719,243,000.00
1977	49	176	8	316	549	2,734,359,000.00	7,728,988,000.00
1978	59	209	7	316	591	3,738,938,000.00	8,532,345,000.00
1979	75	225	7	325	632	5,124,265,000.00	9,240,878,000.00
1980	81	324	7	344	668	6,862,453,000.00	9,453,705,000.00
1981	85	335	7	356	691	10,338,118,000.00	10,229,503,000.00
1982	88	346	8	362	708	9,151,413,000.00	10,556,742,000.00

CONSOLIDATED REPORTS

of

Condition of All Banks in Oregon

and Five-year Comparative Growth Analysis

Compiled as of

December 31, 1982

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1982

ASSETS

	STATE BANKS	Cash & Due From Banks 1	U.S. Securities Direct & Guaranteed 2 & 3	Other Bonds & Securities 4-7	Federal Funds Sold 8	Loans Less Unearned Income & Loan Loss Reserves 9c	Direct Lease Financing 10	Bank Premises Furniture & Fixtures 11	Other Real Estate 12
Albany	Citizens Valley Bank	9,351	20,969	12,190	10,330	62,296	212	3,249	1,108
Albany	Greater Pacific Bank	2,960	1,480	—0—	—0—	10,799	—0—	1,831	175
Arlington	Bank of Eastern Oregon	3,312	3,904	4,700	—0—	15,201	—0—	635	161
Ashland	Heritage Bank	2,324	1,330	25	2,500	11,367	—0—	1,044	397
Astoria	Bank of Astoria	1,869	619	1,915	500	18,036	—0—	455	52
Aumsville	Santiam Valley Bank	1,068	499	24	100	4,330	—0—	415	94
Beaverton	Beaver State Bank	1,138	1,669	—0—	965	7,123	5	215	57
Beaverton	Business Banking Corporation	1,199	534	43	650	9,277	—0—	729	35
Bend	Bank of the Cascades	1,387	3,285	—0—	—0—	8,935	—0—	799	359
Canby	Canby Union Bank	2,535	6,123	1,480	2,900	16,601	—0—	804	21
Cave Junction	Home Valley Bank	578	1,101	29	500	2,400	—0—	491	—0—
Centra	Central Point State Bank	2,669	833	45	2,475	9,120	[illegible]Point	660	183
Coos Bay	Western Bank	13,762	45,173	26,466	4,750	200,778	8,112	12,240	2,521
Corvallis	Bank of Corvallis	656	482	49	2,375	2,660	—0—	991	—0—
Corvallis	Benton County Bank	1,311	2,102	871	1,150	7,332	—0—	722	18
Corvallis	Citizens Bank of Corvallis	3,660	9,249	7,305	4,300	27,496	—0—	2,185	9
Corvallis	Oregon State Bank	523	706	—0—	1,673	3,395	39	743	—0—
Cottage Grove	The Cottage Grove Bank	453	1,200	215	750	4,579	—0—	575	92
Creswell	Community Bank of Creswell	1,917	1,384	1,791	350	6,605	—0—	486	—0—
Dallas	Bank of Willamette Valley	1,311	1,589	1,069	1,100	8,454	—0—	432	45
Elgin	First State Bank of Elgin	1,561	850	1,411	1,850	12,116	—0—	260	413
Eugene	Bank of the Northwest	5,138	1,352	803	2,800	21,821	1	636	287
Eugene	Pacific Continental Bank	1,483	2,594	62	3,380	6,888	—0—	305	162
Florence	Oregon Pacific Banking Co.	1,782	3,464	50	—0—	7,211	—0—	953	90
Florence	Siuslaw Valley Bank	1,446	4,748	6,764	2,640	24,118	—0—	485	96
Forest Grove	Farmers and Merchants Bank	2,682	350	37	400	3,647	—0—	309	—0—
Grants Pass	Family Bank of Commerce	1,003	2,544	—0—	650	7,980	—0—	985	984
Grants Pass	Southern Oregon State Bank	5,893	9,347	15,778	1,370	35,774	11	2,848	716
Gresham	Mount Hood Security Bank	1,731	1,483	—0—	1,325	7,994	—0—	1,076	153
Harbor	Coast Community Bank	1,108	1,459	—0—	1,400	6,941	—0—	226	—0—
Hermiston	Columbia Community Bank	1,122	1,250	—0—	1,230	5,664	—0—	320	70
Hermiston	Inland Empire Bank	3,202	7,359	4,303	2,185	34,311	29	1,249	316
Hillsboro	Tualatin Valley Bank	1,508	—0—	—0—	880	4,174	—0—	820	76
Hood River	Hood River County Bank	1,873	999	—0—	865	7,751	—0—	344	18
Joseph	Bank of Wallowa County	771	2,062	1,747	—0—	7,010	—0—	563	76
Junction City	Tri-County Banking Co.	1,004	3,251	46	2,330	6,912	—0—	836	20
Klamath Falls	South Valley State Bank	742	1,262	—0—	100	5,162	—0—	817	201
Lake Oswego	Bank of Lake Oswego	249	647	49	1,595	1,205	—0—	348	—0—
Lake Oswego	Lewis & Clark State Bank	1,756	600	732	5,610	10,929	—0—	801	239
Lincoln City	Lincoln Bank	3,207	10,430	12,660	4,200	41,380	—0—	2,508	—0—
Lincoln City	Pacific State Bank	328	2,069	49	1,400	1,957	—0—	684	—0—
Madras	Juniper Banking Company	743	1,200	343	650	8,318	—0—	627	269
McMinnville	Valley Community Bank	1,263	1,769	36	410	3,055	—0—	346	—0—
Medford	Jefferson State Bank	1,594	2,647	1,393	6,400	12,637	—0—	988	197
Medford	Medford State Bank	843	292	—0—	100	4,265	—0—	618	—0—
Merlin	Colonial Banking Company	975	1,202	796	2,500	12,301	—0—	955	367
Milton-Freewater	Bank of Commerce	1,632	8,902	4,486	3,700	15,132	119	576	134
Milton-Freewater	Bank of Milton-Freewater	555	183	49	930	884	—0—	449	—0—
Milwaukie	Metropolitan Bank	1,138	—0—	—0—	—0—	8,334	—0—	561	160
Milwaukie	Pacific Western Bank	36,455	59,528	47,527	7,000	415,583	613	16,342	3,142
Milwaukie	The Bank of Milwaukie	461	1,008	66	2,500	3,984	—0—	652	30
Myrtle Point	Bank of Myrtle Point	381	1,303	1,773	625	7,348	—0—	147	95
Myrtle Point	Security Bank of Coos County	1,687	10,246	5,631	680	34,733	—0—	1,612	603
Newberg	Newberg State Bank	468	1,051	377	100	3,577	—0—	216	98
Newport	The Bank of Newport	4,832	5,899	4,324	—0—	51,482	—0—	1,782	1,025
Newport	Yaquina Bay Bank	1,008	2,060	36	775	5,768	—0—	644	22
North Bend	Citizens Bank of North Bend	592	1,096	45	650	3,300	—0—	253	—0—
Oregon City	Willamette Falls State Bank	872	400	—0—	—0—	3,883	—0—	159	419
Pendleton	First American Banking Company	1,173	6,098	1,099	—0—	13,112	—0—	978	395

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES									
Other Assets 13-15	Totals 16	% of Change Year to Date	Demand Deposits 24a	Time Deposits 24b	Federal Funds Purchased 25	Other Liabilities 26-29	Subordinated Notes & Debentures 31	Capital 33	Surplus 34	Undivided Profits 35	Capital Reserves 36
4,141	123,876	5.02	23,842	80,785	4,901	5,288	—0—	3,200	3,500	2,360	—0—
830	18,075	−15.01	3,322	11,769	320	450	—0—	880	1,120	214	—0—
963	28,876	7.07	4,225	20,587	806	295	—0—	150	1,700	1,113	—0—
746	19,733	−.73	3,382	13,868	1,107	349	—0—	660	600	−243	10
620	24,066	12.57	4,721	17,303	37	332	—0—	753	697	223	—0—
296	6,826	69.29	2,135	3,663	85	68	—0—	400	400	75	—0—
370	11,542	27.51	2,294	7,076	—0—	141	—0—	866	866	299	—0—
308	12,775	47.07	3,511	7,096	—0—	775	—0—	720	640	33	—0—
569	15,334	−5.85	4,648	9,232	150	122	—0—	500	500	182	—0—
1,214	31,678	−8.49	6,158	23,074	—0—	464	550	125	725	336	246
85	5,184	7.64	816	3,213	—0—	33	—0—	720	240	162	—0—
331	16,316	31.04	3,294	11,123	632	195	—0—	720	259	93	—0—
5,922	319,724	−10.12	62,375	228,594	6,891	6,204	4,378	5,382	4,800	—0—	1,100
48	7,261	NEW	1,994	2,947	—0—	16	—0—	1,000	625	679	—0—
405	13,911	11.03	3,206	9,151	—0—	375	—0—	450	540	189	—0—
744	54,948	−2.86	13,303	35,259	462	947	600	871	1,549	1,417	540
157	7,256	86.81	629	4,587	—0—	205	—0—	1,000	500	335	—0—
144	8,008	−5.24	1,178	5,745	65	237	—0—	500	185	98	—0—
281	12,814	0.21	1,979	9,512	—0—	135	150	200	600	193	45
250	14,250	9.66	3,445	9,490	—0—	117	—0—	150	450	572	26
350	18,811	6.57	3,505	14,077	—0—	151	200	407	420	51	—0—
735	31,573	2.56	9,455	19,584	—0—	699	221	600	1,250	− 236	—0—
544	15,418	48.70	2,484	11,377	537	247	—0—	298	398	77	—0—
297	13,847	11.68	2,395	6,974	2,568	74	—0—	659	1,008	169	—0—
905	41,202	5.93	4,574	32,441	411	364	1,000	662	838	672	240
111	7,536	119.64	891	5,143	—0—	84	—0—	608	608	202	—0—
207	14,353	0.70	2,723	9,770	296	112	—0—	600	900	−48	—0—
3,022	74,759	− 9.58	15,777	45,420	6,408	465	1,000	900	4,200	177	412
219	13,981	14.00	2,348	9,010	19	814	—0—	941	565	248	—0—
358	11,492	20.54	2,355	7,616	380	77	—0—	413	343	308	—0—
259	9,915	4.59	2,599	5,662	49	333	—0—	500	500	272	—0—
1,592	54,546	7.22	9,852	37,110	2,278	1,231	—0—	414	1,920	1,741	—0—
107	7,565	6.32	1,745	5,014	—0—	66	—0—	308	545	−113	—0—
165	12,015	18.08	2,064	9,122	—0—	175	—0—	210	260	184	—0—
372	12,601	−.07	2,091	8,964	—0—	147	150	309	250	566	124
254	14,653	37.13	1,751	10,964	226	176	—0—	700	800	36	—0—
304	8,588	8.76	1,620	6,080	289	172	95	437	120	−225	—0—
71	4,164	NEW	764	1,158	—5—	8	—0—	1,000	625	609	—0—
325	20,992	23.69	4,370	14,216	—0—	287	—0—	704	1,156	259	—0—
1,041	75,426	6.32	10,524	57,670	—0—	709	—0—	1,254	3,746	1,523	—0—
116	6,603	NEW	418	3,717	—0—	201	—0—	1,000	625	642	—0—
243	12,393	1.57	2,550	7,519	—0—	489	—0—	751	751	333	—0—
155	7,034	NEW	687	3,232	1,690	34	—0—	620	620	151	—0—
1,627	27,483	17.37	4,277	20,210	780	507	—0—	750	750	209	—0—
1,024	7,142	−24.60	1,828	4,392	—0—	63	—0—	600	600	−341	—0—
824	19,920	16.32	3,151	14,155	372	516	—0—	750	675	301	—0—
843	35,517	14.13	6,779	23,004	2,198	380	—0—	300	2,000	856	—0—
45	3,095	NEW	82	774	—0—	8	—0—	1,000	625	609	—0—
552	10,745	−16.36	2,751	6,386	910	562	—0—	1,177	588	−1,629	—0—
14,837	601,027	18.68	132,334	413,282	4,726	9,110	9,550	6,500	13,189	12,336	—0—
96	8,797	60.64	645	5,807	—0—	87	—0—	1,000	1,000	258	—0—
136	11,806	−13.94	1,432	9,867	—0—	101	—0—	404	4	—0—	—0—
1,298	56,490	0.66	5,998	42,278	3,453	868	600	1,134	667	1,390	102
173	6,060	39.56	960	3,826	—0—	45	—0—	750	375	104	—0—
3,152	72,496	−8.34	9,892	57,113	1,386	970	—0—	900	2,235	—0—	—0—
226	10,539	−11.49	1,473	6,825	724	161	—0—	605	605	146	—0—
255	6,191	30.22	1,430	2,884	196	225	—0—	200	1,000	58	200
215	5,948	−19.87	946	3,770	820	262	—0—	600	600	−1,050	—0—
528	23,383	51.57	2,875	17,026	1,775	601	—0—	404	796	−119	25

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1982

ASSETS

	STATE BANKS	Cash & Due From Banks 1	U.S. Securities Direct & Guaranteed 2 & 3	Other Bonds & Securities 4-7	Federal Funds Sold 8	Loans Less Unearned Income & Loan Loss Reserves 9c	Direct Lease Financing 10	Bank Premises Furniture & Fixtures 11	Other Real Estate 12
Phoenix	Bear Creek Valley Bank	885	1,300	—0—	700	7,969	—0—	705	217
Portland	American State Bank	5,413	1,730	1,384	750	4,832	—0—	638	25
Portland	Canadian Imperial Bank of Commerce	24,445	8,290	—0—	—0—	158,112	—0—	941	—0—
Portland	Columbia Pacific Bank & Trust Co.	8,476	3,068	184	5,200	24,295	469	863	2,715
Portland	Oregon Mutual Savings Bank	6,586	31,088	3,995	3,000	221,027	3,546	3,564	779
Portland	Stewardship Bank of Oregon	585	288	—0—	800	5,131	—0—	152	—0—
Portland	The Bank of Nova Scotia	10,249	—0—	—0—	—0—	62,909	—0—	—0—	—0—
Portland	The Bank of Tokyo, Ltd.	41,152	6,974	—0—	—0—	138,056	—0—	152	—0—
Portland	The Hongkong and Shanghai Banking Corp.	244	—0—	—0—	220	1,851	—0—	188	—0—
Portland	The Oregon Bank	88,391	40,702	96,988	—0—	537,612	807	20,178	8,313
Portland	The Royal Bank of Canada	35,473	—0—	1,303	13,230	1,603,446	—0—	—0—	—0—
Prineville	The Prineville Bank	892	3,150	63	850	5,667	—0—	897	—0—
Redmond	The Deschutes Bank	1,283	814	995	600	6,538	—0—	710	532
Reedsport	Pacific Security Bank	751	7,788	3,158	3,000	7,053	—0—	326	332
Rogue River	Valley of the Rogue Bank	4,066	4,962	4,721	550	15,385	—0—	973	187
Roseburg	South Umpqua State Bank	3,149	3,808	4,688	2,000	37,617	27	1,264	515
Roseburg	Timber Community Bank	14,508	2,922	2,054	2,850	19,561	—0—	1,040	—0—
Salem	Pioneer Trust Company	1,818	16,349	8,449	2,939	11,248	—0—	337	—0—
Salem	The Commercial Bank	10,846	34,352	13,392	1,000	76,364	95	3,774	316
Salem	United Savings Bank, Mutual	5,410	39,240	—0—	1,562	165,753	—0—	1,727	1,545
Salem	Western Security Bank	4,822	3,325	5,749	675	62,645	—0—	4,308	783
Sandy	Clackamas County Bank	4,215	3,851	1,373	6,100	18,125	—0—	936	484
Sandy	The Independent Bank of Sandy	666	300	—0—	500	4,267	—0—	529	280
Springfield	Centennial Bank	4,974	3,245	3,732	905	48,428	—0—	1,743	1,452
Springfield	Emerald Empire Banking Company	1,276	820	37	600	9,779	—0—	104	249
Springfield	Peoples Bank	2,962	2,299	1,188	800	17,369	—0—	1,583	173
The Dalles	Columbia River Banking Co.	1,103	3,185	10	215	6,660	—0—	405	123
Woodburn	Bank of Oregon	6,746	1,804	22,434	1,000	130,100	514	3,049	2,288
Woodburn	Woodburn State Bank	1,714	—0—	—0—	3,100	8,911	—0—	139	279
	Total—All State Chartered Banks	441,389	492,889	346,586	153,549	4,722,135	14,592	126,204	37,787

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets 13-15	Totals 16	% of Change Year to Date	Demand Deposits 24a	Time Deposits 24b	Federal Funds Purchased 25	Other Liabilities 26-29	Subordinated Notes & Debentures 31	Capital 33	Surplus 34	Undivided Profits 35	Capital Reserves 36
438	12,214	−18.89	1,612	9,552	344	957	—0—	300	825	−1,376	—0—
291	15,063	−.50	5,694	7,181	—0—	920	—0—	400	600	243	25
468,589	660,377	−45.65	13,536	631,583	14,500	758	—0—	—0—	—0—	—0—	—0—
1,732	47,002	−3.62	23,170	22,526	73	393	—0—	1,875	938	−1,973	—0—
6,441	280,026	0.23	6,269	235,113	2,727	27,571	4,800	—0—	3,546	—0—	—0—
243	7,199	71.85	691	5,064	—0—	90	—0—	820	410	124	—0—
316,792	389,550	−53.99	436	385,159	—0—	3,955	—0—	—0—	—0—	—0—	—0—
1,867,931	2,054,265	3.90	8,022	1,973,237	—0—	73,006	—0—	—0—	—0—	—0—	—0—
22	2,525	−64.44	546	1,098	—0—	881	—0—	—0—	—0—	—0—	—0—
42,327	835,318	−7.32	172,950	520,317	54,122	30,126	10,000	5,355	30,896	11,552	—0—
25,073	1,678,525	−12.72	1,206	1,092,195	—0—	585,124	—0—	—0—	—0—	—0—	—0—
280	11,779	28.43	1,782	7,570	769	123	—0—	687	624	224	—0—
297	11,769	28.51	2,331	8,688	—0—	245	—0—	560	560	−615	—0—
325	22,733	8.11	2,152	18,400	—0—	414	—0—	407	863	464	33
613	31,457	9.33	5,965	21,748	953	212	—0—	813	662	1,104	—0—
981	54,049	11.58	7,821	40,701	297	1,532	—0—	235	1,966	1,417	80
914	43,549	40.87	6,734	32,840	67	1,006	—0—	968	1,032	1,002	—0—
1,126	42,266	−2.30	7,582	25,953	1,935	1,012	—0—	1,620	1,460	3,284	—0—
5,852	145,991	4.51	24,260	109,615	—0—	2,135	—0—	1,924	3,500	4,557	—0—
4,936	220,173	−4.05	2,335	182,484	4,668	22,444	2,581	—0—	5,503	158	—0—
3,230	85,537	2.25	14,229	62,551	571	2,518	—0—	1,155	2,945	1,568	—0—
909	35,993	11.37	6,205	26,816	—0—	264	200	310	1,590	608	—0—
167	6,709	−37.29	1,841	4,186	—0—	512	—0—	500	407	−737	—0—
1,521	66,000	NEW	12,304	48,518	—0—	1,190	531	2,000	811	646	—0—
1,002	13,867	130.65	2,126	10,475	123	211	—0—	750	375	−193	—0—
769	27,143	−23.95	8,236	14,871	2,148	1,061	—0—	463	871	−507	—0—
196	11,897	−1.13	2,165	8,173	730	354	—0—	373	496	−394	—0—
7,215	175,150	26.23	20,653	114,971	0,708	29,552	2,500	2,275	4,025	−804	1,270
483	14,626	8.15	2,876	9,654	—0—	184	—0—	600	600	712	—0—
2,816,282	9,15i,413	−11.46	780,581	7,108,752	132,682	827,076	39,106	74,426	134,158	50,154	4,478

CONSOLIDATED REPORTS OF CONDITIONS OF ALL NATIONAL BANKS

Compiled as of

All amounts expressed

ASSETS

	NATIONAL BANKS	Cash & Due From Banks	U.S. Securities Direct & Guaranteed	Other Bonds & Securities	Federal Funds Sold	Loans Less Unearned Income & Loan Loss Reserves	Direct Lease Financing	Bank Premises Furniture & Fixtures	Other Real Estate
Canby	First National Bank of Oregon	504	374	68	3,800	1,284	—0—	680	—0—
Forest Grove	Valley National Bank of Oregon	2,436	11,580	6,000	3,300	19,399	—0—	1,251	—0—
McMinnville	First National Bank of McMinnville	2,674	6,299	4,937	350	21,005	—0—	580	200
Newport	National Security Bank	2,866	8,152	4,558	7,600	25,534	—0—	747	—0—
Portland	First Interstate Bank of Oregon, N.A.	468,245	196,382	452,424	193,550	2,489,631	4,200	95,731	37,796
Portland	The Bank of California, N.A.	28,955	—0—	—0—	—0—	112,901	—0—	—0—	—0—
Portland	U. S. National Bank of Oregon	445,490	185,472	586,891	326,756	2,976,687	69,219	90,588	13,720
Roseburg	Douglas National Bank	6,860	4,618	8,421	—0—	52,009	—0—	1,394	588
	Totals—National Banks	958,030	412,877	1,063,299	535,356	5,698,450	73,419	190,971	52,304
	GROWTH ANALYSIS								
	Five Year Totals—All State Chartered Banks in Oregon 12-31-82	441,389	492,889	346,586	153,549	4,722,135	14,592	126,204	37,787
	12-31-81	457,866	423,118	408,592	219,295	4,905,464	11,903	129,147	16,975
	12-31-80	408,052	516,224	419,228	101,046	3,705,560	10,362	118,674	9,972
	12-31-79	345,853	397,846	374,321	128,448	2,892,276	9,260	97,287	4,875
	12-31-78	283,158	309,015	351,035	112,365	2,249,078	4,497	75,342	5,225
	Increase Between 12-31-81 & 12-31-82	−16,477	69,771	−62,006	−65,746	−183,329	2,689	−2,943	20,812
	Percent of Change	−3.59	16.48	−15.17	−29.98	−3.73	22.59	−2.27	122.60
	Five Year Totals—National Banks in Oregon 12-31-82	958,030	412,877	1,063,299	535,356	5,698,450	73,419	190,971	52,304
	12-31-81	939,080	343,079	1,305,465	486,709	5,802,147	47,861	194,305	27,586
	12-31-80	961,218	413,953	1,187,294	281,425	5,443,007	32,411	187,929	12,608
	12-31-79	1,120,985	322,381	1,122,946	289,652	5,281,843	38,608	174,259	10,060
	12-31-78	1,170,215	369,467	992,943	219,153	4,876,036	34,536	164,950	9,153
	Increase Between 12-31-81 & 12-31-82	18,950	69,798	−242,166	48,647	−103,697	25,558	−3,334	24,718
	Percent of Change	2.01	20.34	−18.55	9.99	−1.78	53.40	−1.71	89.60
	Five Year Totals—All Banks in Oregon 12-31-82	1,399,419	905,766	1,409,885	688,905	10,420,585	88,011	317,175	90,091
	12-31-81	1,396,946	766,197	1,714,057	706,004	10,707,611	59,764	323,452	44,561
	12-31-80	1,369,270	930,177	1,606,522	382,471	9,148,567	42,773	306,603	22,580
	12-31-79	1,466,838	720,227	1,497,267	418,100	8,174,119	47,868	271,546	14,935
	12-31-78	1,453,373	678,482	1,343,978	331,518	7,125,114	39,033	240,292	14,378
	Increase Between 12-31-81 & 12-31-82	2,473	139,569	−304,172	−17,099	−287,026	28,247	−6,277	45,530
	Percent of Change	0.17	18.21	−17.74	−2.42	−2.68	47.26	−1.94	102.17

IN OREGON AND FIVE-YEAR COMPARATIVE GROWTH ANALYSIS

December 31, 1982

in thousands of dollars

			LIABILITIES								
Other Assets	Totals	% of Change Year to Date	Demand Deposits	Time Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Undivided Profits	Capital Reserves
41	6,751	NEW	434	3,942	—0—	158	—0—	1,125	1,125	−33	—0—
1,210	45,176	15.57	6,375	28,838	4,346	1,631	—0—	900	900	2,186	—0—
1,511	37,556	5.15	6,820	26,568	—0—	337	—0—	500	620	2,711	—0—
737	50,194	6.66	9,100	35,743	499	630	—0—	911	911	2,366	34
231,854	5,169,813	6.73	925,757	2,994,337	269,835	638,385	35,000	53,131	132,109	121,259	—0—
105,227	247,083	23.58	69,722	146,030	—0—	31,031	—0—	300	—0—	—0—	—0—
229,829	4,924,652	−1.14	834,743	3,193,676	231,384	317,997	22,770	36,547	39,910	247,625	—0—
1,627	75,517	−8.66	13,589	56,085	1,220	774	—0—	1,296	546	1,967	40
572,036	10,556,742	3.19	1,866,540	6,485,219	507,284	990,943	57,770	94,710	176,121	378,081	74
2,816,282	9,151,413	−11.46	780,581	7,108,752	132,682	827,076	39,106	74,426	134,158	50,154	4,478
3,764,458	10,336,818	50.63	856,334	8,221,357	274,981	667,350	39,737	70,203	131,523	71,515	3,818
1,573,203	6,862,321	33.93	1,025,801	5,142,793	114,911	268,197	36,727	67,884	108,710	94,177	3,121
873,289	5,123,455	37.06	1,021,322	3,425,934	139,304	250,767	35,544	63,993	97,343	85,828	3,420
348,300	3,738,015	36.70	934,700	2,325,672	90,156	151,128	35,009	52,103	76,602	69,867	2,778
−948,176	−1,185,405		−75,753	−1,112,605	−142,299	159,726	−631	4,223	2,635	−21,361	660
−25.18	−11.46		−8.84	−13.53	−51.74	23.93	−1.58	6.01	2.00	−29.86	17.28
1,572,036	10,556,742	3.19	1,866,540	6,485,219	507,284	990,943	57,770	94,710	176,121	378,081	74
1,083,271	10,229,503	8.20	2,107,009	5,757,626	765,170	932,156	57,770	93,585	174,996	333,824	7,367
933,860	9,453,705	2.30	2,333,491	5,160,421	611,221	717,033	59,500	93,585	174,996	296,091	7,367
880,144	9,240,878	8.30	2,553,755	4,810,266	589,991	621,915	165,000	93,520	149,489	249,615	7,327
695,892	8,532,345	10.39	2,496,218	4,304,029	560,855	581,581	140,750	92,610	149,184	199,442	7,676
488,765	327,239		−240,469	727,593	−257,886	58,787	—0—	1,125	1,125	44,257	−7,293
45.11	3.19		−11.41	12.63	−33.70	6.30	0.00	1.20	0.64	13.25	−98.99
4,388,318	19,708,155	−4.17	2,647,121	13,593,971	639,966	1,818,019	96,876	169,138	310,279	428,235	4,552
4,847,729	20,566,321	26.04	2,963,343	13,978,983	1,040,151	1,599,506	97,507	163,788	306,519	405,339	11,185
2,507,063	16,316,026	13.58	3,359,292	10,303,214	726,132	985,230	96,227	161,469	283,706	390,268	10,488
1,753,433	14,364,333	17.06	3,575,077	8,236,200	729,295	872,682	200,544	157,513	246,832	335,443	10,747
1,044,192	12,270,360	17.27	3,430,918	6,629,701	651,011	732,709	175,759	144,713	225,786	269,309	10,454
−459,411	−858,166		−316,222	−385,012	−400,185	218,513	−631	5,348	3,760	22,896	−6,633
−9.47	−4.17		−10.67	−2.75	−38.47	13.66	−.64	3.26	1.22	5.64	−59.30

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES
Listed by Counties and Cities, Showing Deposits and Loans and Discounts
As of December 31, 1982

Individual office loan figures may not reflect actual loan activity in a community, as many institutions are centralizing their accounting. In addition, marketing of a significant portion of their loan portfolios on a regular basis to institutional investors can mislead the reader in assumptions as to loan-to-deposit ratios and market share concepts. The loan figures, therefore, represent only those loans housed at the respective offices. It does not take into account loans housed in regional or head offices or loans made and sold to others or loans made and sold and being serviced at the office, branch or regional.

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
BAKER COUNTY							
Baker	Baker Branch, Western Bank	$ 6,215	2.08	7.53	$ 3,983	−19.48	16.71
Baker	Baker Branch, FIOR	26,612	4.83	32.25	8,504	−32.07	35.68
Baker	Baker Branch, USNB	39,725	2.73	48.15	9,569	−7.40	40.15
Halfway	Halfway Branch, USNB	9,941	5.48	12.05	1,776	−17.70	7.45
	Totals for Baker County	$ 82,493	3.68		$ 23,832	−20.45	
BENTON COUNTY							
Corvallis	Campus Office, Citizens Bank of Corvallis	$ 2,210	0.77	1.13	$ 108	10700.00	0.14
Corvallis	Circle Boulevard Office, Citizens Bank of Corvallis	10,201	7.98	5.24	5,202	6.07	7.04
Corvallis	Citizens Bank of Corvallis	25,127	−3.93	12.91	21,523	−1.56	29.12
Corvallis	University Office, Citizens Bank of Corvallis	7,404	−5.60	3.80	198	435.13	0.26
Corvallis	Benton County Bank	12,357	12.17	6.35	7,402	−.08	10.01
Corvallis	Oregon State Bank	5,216	196.53	2.68	3,421	130.52	4.62
Corvallis	Bank of Corvallis	4,941	NEW	2.53	2,673	NEW	3.61
Corvallis	Corvallis Branch, FIOR	61,968	34.64	31.85	15,819	18.81	21.40
Corvallis	Corvallis Branch, USNB	36,783	−9.33	18.90	14,470	0.31	19.58
Monroe	Monroe Branch, FIOR	6,062	−4.23	3.11	487	−70.69	0.65
Philomath	Philomath Office, Citizens Bank of Corvallis	3,620	−7.17	1.86	1,039	−13.19	1.40
Philomath	Philomath Branch, FIOR	18,663	3.57	9.59	1,550	−41.86	2.09
	Totals for Benton County	$ 194,552	12.29		$ 73,892	7.14	
CLACKAMAS COUNTY							
Boring	Boring Office, Clackamas County Bank	$ 4,955	1.53	0.62	$ 4,162	2.91	0.84
Canby	Canby Union Bank	27,609	−7.80	3.45	16,756	16.83	3.39
Canby	South Center Branch, Canby Union Bank	1,623	−9.43	0.20	1	−99.96	0.00
Canby	Canby Branch, Bank of Oregon	17,536	29.15	2.19	4,574	31.24	0.92
Canby	First National Bank of Oregon	4,376	NEW	0.54	1,293	NEW	0.26
Clackamas	Damascus Office, Pacific Western Bank	5,496	6.65	0.68	1,420	−16.47	0.28
Clackamas	Clackamas Branch, Columbia Pacific Bank & Trust Co.	999	−23.85	0.12	11	−99.62	0.00
Clackamas	Clackamas Branch, FIOR	16,123	0.75	2.01	5,874	−37.15	1.19
Clackamas	Clackamas Branch, USNB	10,492	38.69	1.31	2,066	−5.91	0.41
Clackamas	Clackamas Town Center Branch, USNB	926	15.75	0.11	192	−31.18	0.03
Estacada	Estacada Office, Pacific Western Bank	11,052	12.16	1.38	2,976	−1.55	0.60
Estacada	Estacada Branch, USNB	4,284	17.88	0.53	1,232	−25.19	0.24
Gladstone	Gladstone Branch, FIOR	2,500	18.20	0.31	428	−10.46	0.08
Gladstone	Gladstone Branch, USNB	19,846	9.45	2.48	12,231	−9.23	2.47
Lake Grove	Lake Grove Branch, FIOR	7,070	58.48	0.88	910	−31.98	0.18
Lake Grove	Lake Grove Branch, USNB	18,076	58.46	2.26	3,493	17.53	0.70
Lake Oswego	Lewis & Clark State Bank	7,783	−37.84	0.97	2,623	−61.75	0.53
Lake Oswego	The Village Branch, Lewis & Clark State Bank	3,045	549.25	0.38	8	100.00	0.00
Lake Oswego	Lake Oswego Office, Pacific Western Bank	10,115	6.60	1.26	6,212	2.67	1.25
Lake Oswego	Citizens Branch, The Oregon Bank	37,486	−10.89	4.69	18,127	−8.81	3.67
Lake Oswego	Lake Grove Branch, The Oregon Bank	12,651	0.90	1.58	4,264	1.23	0.86
Lake Oswego	Bank of Lake Oswego	1,922	NEW	0.24	1,224	NEW	0.24
Lake Oswego	Mountain Park Plaza Branch, Oregon Mutual Savings Bank	7,044	95.01	0.88	628	1.34	0.10
Lake Oswego	Kruse Way Branch, FIOR	1,691	−13.50	0.21	2	100.00	0.00
Milwaukie	Pacific Western Bank	64,369	−15.43	8.06	255,182	21.21	51.72
Milwaukie	Southgate Office, Pacific Western Bank	15,742	9.11	1.97	5,471	7.84	1.10
Milwaukie	Willamette View Manor Office, Pacific Western Bank	5,822	21.54	0.72	0	0.00	0.00
Milwaukie	Milwaukie Branch, The Oregon Bank	7,700	4.79	0.96	2,073	3.23	0.42
Milwaukie	Oak Grove Branch, The Oregon Bank	2,385	24.67	0.29	988	20.04	0.20
Milwaukie	Rose Villa Branch, The Oregon Bank	6,996	19.46	0.87	0	0.00	0.00
Milwaukie	Metropolitan Bank	9,137	−12.83	1.14	8,434	−13.20	1.70
Milwaukie	The Bank of Milwaukie	6,452	104.50	0.80	4,063	71.36	0.82
Milwaukie	Milwaukie Branch, Oregon Mutual Savings Bank	12,452	16.10	1.55	3,700	69.72	0.75
Milwaukie	82nd & King Road Branch, FIOR	7,426	14.93	0.93	1,702	−36.44	0.34

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
CLACKAMAS COUNTY—Continued							
Milwaukie	Westwood Branch, USNB	15,483	15.15	1.93	5,632	−1.03	1.14
Molalla	Molalla Branch, The Commercial Bank	13,517	2.52	1.69	5,414	−19.12	1.09
Molalla	Molalla Branch, FIOR	21,893	2.84	2.74	2,688	−30.48	0.54
Molalla	Molalla Branch, USNB	4,659	9.00	0.58	1,484	−6.43	0.30
Oak Grove	Oak Grove Office, Pacific Western Bank	13,614	15.24	1.70	4,416	−18.16	0.89
Oak Grove	Oak Grove Branch, FIOR	20,534	4.28	2.57	2,427	−58.07	0.49
Oak Grove	Oak Grove Branch, USNB	12,751	9.54	1.59	17,025	−7.01	3.45
Oregon City	Hilltop Office, Pacific Western Bank	4,184	16.41	0.52	4,114	3.31	0.83
Oregon City	Oregon City Office, Pacific Western Bank	25,121	−22.35	3.14	375	−15.54	0.07
Oregon City	Oregon City Branch, The Oregon Bank	26,760	−24.51	3.35	4,694	−25.98	0.95
Oregon City	Willamette Falls State Bank	4,716	−21.43	0.59	3,983	−18.64	0.80
Oregon City	Beavercreek Road Branch, FIOR	7,350	18.49	0.92	845	−15.24	0.17
Oregon City	North Oregon City Branch, FIOR	6,819	1.92	0.85	1,388	−34.68	0.28
Oregon City	Oregon City Branch (Main), FIOR	51,997	47.49	6.51	3,785	−59.23	0.76
Oregon City	Hilltop Branch, USNB	11,403	12.11	1.42	4,629	−.83	0.93
Oregon City	Oregon City Branch, USNB	76,616	11.41	9.59	11,442	−22.78	2.31
Portland	Clackamas Town Center Branch, FIOR	2,702	62.37	0.33	1	−99.48	0.00
Portland	King-Linwood Branch, USNB	9,957	3.42	1.24	4,241	−22.19	0.85
Portland	82nd & Monterey Branch, Lewis & Clark State Bank	5,744	5370.47	0.71	8,203	100.00	1.66
Sandy	Clackamas County Bank	23,650	22.03	2.96	12,013	−1.14	2.43
Sandy	The Independent Bank of Sandy	6,027	−34.00	0.75	4,327	−33.58	0.87
Wemme	Hoodland Office, Clackamas County Bank	4,416	11.99	0.55	2,076	−7.77	0.42
Wemme	Wemme Branch, USNB	2,430	2.74	0.30	2,503	−20.46	0.50
West Linn	Willamette City Branch, Lewis & Clark State Bank	2,014	21.17	0.25	184	−29.77	0.03
West Linn	West Linn Branch, The Oregon Bank	3,565	84.61	0.44	539	41.09	0.10
West Linn	West Linn Branch, Bank of Oregon	5,180	20.01	0.64	201	−89.11	0.04
West Linn	West Linn Branch, FIOR	12,084	7.52	1.51	1,227	−33.42	0.24
Wilsonville	Wilsonville Branch, The Oregon Bank	4,968	−.30	0.62	6,465	0.17	1.31
Wilsonville	Charbonneau Branch, FIOR	2,484	87.18	0.31	89	−64.68	0.01
Wilsonville	Wilsonville Branch, FIOR	5,951	−16.41	0.74	2,057	−52.47	0.41
Wilsonville	Wilsonville Branch, USNB	16,640	44.75	2.08	2,626	−4.43	0.53
	Totals for Clackamas County	$ 798,410	7.21		$ 493,313	2.87	
CLATSOP COUNTY							
Astoria	Bank of Astoria	$ 10,751	−23.25	6.66	$ 11,335	5.75	23.75
Astoria	Downtown Branch, Bank of Astoria	6,244	NEW	3.87	1,808	NEW	3.78
Astoria	Astoria Branch, FIOR	36,002	5.72	22.33	4,838	−50.22	10.13
Astoria	Astoria Branch, USNB	50,314	18.66	31.21	14,819	−.16	31.05
Cannon Beach	Cannon Beach Branch, USNB	6,203	17.19	3.84	1,269	−12.96	2.65
Seaside	Seaside Branch, Bank of Astoria	5,029	−2.15	3.11	5,026	39.30	10.53
Seaside	Seaside Branch, FIOR	18,857	3.38	11.69	2,606	−40.48	5.46
Seaside	Seaside Branch, USNB	15,467	10.13	9.59	3,072	−1.63	6.43
Warrenton	Warrenton Branch, USNB	12,344	−2.08	7.65	2,944	−12.01	6.16
	Totals for Clatsop County	$ 161,211	10.58		$ 47,717	−6.79	
COLUMBIA COUNTY							
Clatskanie	Clatskanie Branch, Western Bank	$ 14,956	11.54	12.77	$ 2,492	−30.11	10.29
Clatskanie	Clatskanie Branch, USNB	7,035	−16.62	6.52	2,004	−2.67	8.27
Rainier	Rainier Branch, The Oregon Bank	11,116	−8.05	9.49	2,786	23.54	11.50
Rainier	Rainier Branch, USNB	4,993	33.75	4.26	692	−10.70	2.85
Scappoose	Scappoose Branch, Western Bank	8,174	−3.26	6.98	1,989	−1.63	8.21
St. Helens	St. Helens Branch, Western Bank	16,486	−4.07	14.08	3,550	−3.97	14.66
St. Helens	St. Helens Branch, FIOR	10,321	−35.98	8.81	2,055	−67.36	8.48
St. Helens	South St. Helens Branch, USNB	5,066	19.62	4.32	1,066	−16.39	4.40
St. Helens	St. Helens Branch, USNB	30,173	12.88	25.77	5,595	−11.26	23.11
Vernonia	Vernonia Branch, Farmers and Merchants Bank	1,421	NEW	1.21	155	NEW	0.64
Vernonia	Vernonia Branch, USNB	6,742	−11.03	5.75	1,824	−14.72	7.53
	Totals for Columbia County	$ 117,083	−1.35		$ 24,208	−20.34	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
COOS COUNTY							
Bandon	Bandon Branch, Western Bank	$ 23,160	9.90	8.63	$ 6,763	5.70	4.39
Bandon	Bandon Branch, Security Bank of Coos County	7,899	−6.76	2.94	6,093	15.44	3.95
Charleston	Charleston Branch, Security Bank of Coos County	1,717	32.58	0.64	434	−38.00	0.28
Coos Bay	Coos Bay Branch, Western Bank	22,759	−9.10	8.48	37,279	38.58	24.21
Coos Bay	Empire Branch, Western Bank	7,887	−1.12	2.94	4,629	−28.29	3.00
Coos Bay	South Second Street Branch, Western Bank	2,359	−25.22	0.87	0	−100.00	0.00
Coos Bay	Western Bank	1,129	−31.07	0.42	15,439	−45.23	10.02
Coos Bay	Bay Area Branch, Security Bank of Coos County	4,570	28.51	1.70	6,415	−2.10	4.16
Coos Bay	Coos Bay Branch, FIOR	28,260	4.45	10.53	3,863	−66.36	2.50
Coos Bay	Coos Bay Branch, USNB	37,636	9.61	14.03	18,660	−8.25	12.11
Coquille	Coquille Branch, Security Bank of Coos County	8,928	8.23	3.32	4,979	−1.13	3.23
Coquille	Coquille Branch, FIOR	18,250	−1.37	6.80	1,108	−55.26	0.71
Coquille	Coquille Valley Branch, USNB	11,402	−5.10	4.25	2,043	12.31	1.32
Lakeside	Lakeside Branch, USNB	3,311	−.66	1.23	329	7.51	0.21
Myrtle Point	Bank of Myrtle Point	11,299	−11.31	4.21	7,394	−23.30	4.80
Myrtle Point	Security Bank of Coos County	25,162	13.51	9.38	17,047	10.51	11.07
North Bend	North Bend Branch, Western Bank	8,331	−2.77	3.10	7,099	−9.56	4.61
North Bend	Citizens Bank of North Bend	4,314	34.47	1.60	3,476	10.87	2.25
North Bend	North Bend Branch, FIOR	19,479	−.82	7.26	2,225	−75.77	1.44
North Bend	Broadway-Newmark Branch, USNB	7,508	22.59	2.79	2,087	−17.08	1.35
North Bend	North Bend Branch, USNB	12,884	4.38	4.80	6,614	−.03	4.29
	Totals for Coos County	$ 268,244	2.97		$ 153,976	−13.07	
CROOK COUNTY							
Prineville	Prineville Branch, Western Bank	$ 5,189	−.07	7.87	$ 2,499	−23.01	10.54
Prineville	The Prineville Bank	7,265	62.67	11.03	4,376	65.19	18.47
Prineville	Prineville Branch, FIOR	35,478	4.01	53.86	11,322	−28.90	47.79
Prineville	Prineville Branch, USNB	17,927	7.36	27.22	5,494	−5.86	23.19
	Totals for Crook County	$ 65,859	8.91		$ 23,691	−14.33	
CURRY COUNTY							
Brookings	Brookings Branch, Western Bank	$ 10,742	−6.48	11.13	$ 6,041	−13.63	18.62
Brookings	Brookings Branch, FIOR	4,276	183.36	4.43	219	1052.63	0.67
Brookings	Brookings Branch, USNB	29,018	0.08	30.06	6,909	−7.02	21.30
Gold Beach	Gold Beach Branch, Western Bank	12,488	0.17	12.93	8,898	5.42	27.43
Gold Beach	Gold Beach Branch, FIOR	16,504	−6.15	17.10	1,172	−61.24	3.61
Harbor	Harbor Branch, Western Bank	5,125	−2.38	5.31	1,632	−22.54	5.03
Harbor	Coast Community Bank	9,971	36.73	10.33	6,999	26.40	21.58
Port Orford	Port Orford Branch, FIOR	8,388	9.87	8.69	561	−21.86	1.72
	Totals for Curry County	$ 96,512	4.65		$ 32,431	−5.36	
DESCHUTES COUNTY							
Bend	Bank of the Cascades	$ 10,020	3.06	3.61	$ 6,383	−12.47	3.17
Bend	South Country Branch, Bank of the Cascades	1,615	5.97	0.58	1,343	7.78	0.66
Bend	Bend Branch, Western Bank	15,346	−4.33	5.53	22,718	4.44	11.30
Bend	Pilot Butte Branch, Western Bank	3,183	39.72	1.14	1	−99.63	0.00
Bend	South Bend Branch, Western Bank	3,549	18.02	1.28	2,639	−18.42	1.31
Bend	Bend Branch, The Oregon Bank	13,666	−11.19	4.93	3,868	−16.83	1.92
Bend	Bend Branch, United Savings Bank, Mutual	10,186	−3.75	3.67	13,758	3.95	6.84
Bend	Bend Branch (Main), FIOR	35,449	−10.93	12.79	31,934	−20.07	15.88
Bend	Bend River Branch, FIOR	2,274	19.74	0.82	1	−99.85	0.00
Bend	East Bend Branch, FIOR	18,186	8.99	6.56	4,490	−44.12	2.23
Bend	Bend Branch, USNB	35,397	9.53	12.77	46,764	−.24	23.26
Bend	Deschutes Country Branch, USNB	10,215	1.03	3.68	9,515	−6.32	4.73
Bend	Northgate Branch, USNB	1,407	37.40	0.50	896	43.82	0.44
Bend	Third & Arthur Branch, USNB	4,022	−28.24	1.45	2,713	26.12	1.34
LaPine	LaPine Branch, The Prineville Bank	2,004	−15.26	0.72	1,329	169.57	0.66
LaPine	LaPine Branch, USNB	13,636	5.05	4.92	5,383	0.84	2.67
Redmond	Redmond Branch, Western Bank	12,267	−4.15	4.42	7,269	−16.46	3.61
Redmond	The Deschutes Bank	11,019	33.07	3.97	6,595	1.43	3.28
Redmond	Redmond Branch, United Savings Bank, Mutual	16,599	−.39	5.98	2,751	0.25	1.36
Redmond	Redmond Branch, FIOR	8,888	8.62	3.20	2,766	−22.34	1.37
Redmond	Redmond Branch, USNB	37,111	0.26	13.39	23,236	−.41	11.56
Sisters	Sisters Branch, Western Bank	3,424	−1.09	1.23	1,133	−17.77	0.56
Sisters	Sisters Branch, USNB	5,409	30.84	1.95	2,171	13.60	1.08
Sunriver	Sunriver Branch, Bank of the Cascades	2,245	15.18	0.81	1,322	−1.63	0.65
	Totals for Deschutes County	$ 277,117	1.20		$ 200,978	−6.74	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
DOUGLAS COUNTY							
Canyonville	Canyonville Branch, South Umpqua State Bank	$ 15,712	8.86	4.10	$ 4,713	−6.05	2.54
Drain	Drain Branch, USNB	17,749	−3.33	4.63	3,261	−14.94	1.76
Drain	Drain Branch, Douglas National Bank	3,602	−4.27	0.94	1,353	−18.29	0.73
Glendale	Glendale Branch, South Umpqua State Bank	5,282	7.20	1.37	1,606	−10.67	0.86
Glide	Glide Branch, Douglas National Bank	4,868	5.07	1.27	94	−84.98	0.05
Myrtle Creek	Myrtle Creek Branch, South Umpqua State Bank	8,820	18.08	2.30	4,228	−8.58	2.28
Myrtle Creek	Myrtle Creek Branch, USNB	13,999	2.16	3.65	2,736	23.57	1.47
Oakland	Oakland Branch, FIOR	8,248	11.42	2.15	3	−99.90	0.00
Reedsport	Reedsport Branch, The Oregon Bank	21,103	0.99	5.51	7,607	−12.64	4.10
Reedsport	Pacific Security Bank	20,552	8.63	5.36	7,154	−7.48	3.86
Riddle	Riddle Branch, FIOR	7,138	−2.23	1.86	2 282	−35.04	1.23
Roseburg	South Umpqua State Bank	18,708	19.86	4.88	27,499	39.78	14.84
Roseburg	Timber Community Bank	39,574	45.38	10.33	19,728	46.52	10.65
Roseburg	Roseburg Branch, FIOR	58,747	4.13	15.34	18,561	−42.24	10.02
Roseburg	Garden Valley Branch, USNB	9,383	14.42	2.45	1,151	−10.70	0.62
Roseburg	Roseburg Branch, USNB	53,645	−6.82	14.01	27,148	9.31	14.65
Roseburg	Douglas National Bank	31,793	−16.30	8.30	44,500	5.27	24.02
Roseburg	Riverside Branch, Douglas National Bank	8,104	6.72	2.11	2,403	−38.62	1.29
Sutherlin	Sutherlin Branch, FIOR	14,426	4.06	3.76	4,617	−33.73	2.49
Sutherlin	Sutherlin Branch, Douglas National Bank	6,186	−6.80	1.61	3,046	−26.26	1.64
Winston	Winston Branch, Douglas National Bank	11,942	9.01	3.11	1,545	−15.01	0.83
Yoncalla	Yoncalla Branch, Douglas National Bank	3,179	16.02	0.83	0	−100.00	0.00
	Totals for Douglas County	$ 382,760	4.40		$ 185,235	−4.20	
GILLIAM COUNTY							
Arlington	Bank of Eastern Oregon	$ 6,446	8.90	38.33	$ 5,364	5.32	78.81
Condon	Condon Branch, FIOR	10,367	−9.42	61.66	1,442	−20.06	21.18
	Totals for Gilliam County	$ 16,813	−3.17		$ 6,806	−1.31	
GRANT COUNTY							
John Day	John Day Branch, FIOR	$ 18,935	0.55	44.25	$ 2,465	−37.11	41.01
John Day	Grant County Branch, USNB	17,268	−1.37	40.35	3,301	−12.74	54.92
Prairie City	Prairie City Branch, FIOR	6,584	−2.81	15.38	244	−72.91	4.05
	Totals for Grant County	$ 42,787	−.75		$ 6,010	−30.14	
HARNEY COUNTY							
Burns	Burns Branch, FIOR	$ 10,729	−1.74	21.35	$ 4,853	−37.82	40.68
Burns	Harney County Branch, USNB	39,502	9.59	78.64	7,076	−1.24	59.31
	Totals for Harney County	$ 50,231	6.96		$ 11,929	−20.31	
HOOD RIVER COUNTY							
Cascade Locks	Cascade Locks Branch, The Oregon Bank	$ 5,395	102.89	6.32	$ 354	22.49	1.38
Hood River	Hood River County Bank	11,186	18.55	13.12	7,827	36.66	30.55
Hood River	Hood River Branch, FIOR	37,916	16.87	44.47	3,835	−67.15	14.97
Hood River	Hood River Branch, USNB	21,453	6.71	25.16	7,079	−10.13	27.63
Hood River	Hood River Heights Branch, USNB	9,299	24.86	10.90	6,518	−5.39	25.44
	Totals for Hood River County	$ 85,249	18.26		$ 25,613	−21.09	
JACKSON COUNTY							
Ashland	Ashland Branch, Western Bank	$ 3,338	5.69	0.66	$ 3,370	25.98	1.50
Ashland	South Ashland Branch, Western Bank	1,691	12.43	0.33	1	−99.32	0.00
Ashland	Heritage Bank	17,250	−.79	3.41	11,701	−16.28	5.21
Ashland	Ashland Branch, FIOR	29,349	4.98	5.81	3,643	−54.61	1.62
Ashland	Ashland Branch, USNB	17,207	28.95	3.40	3,422	−10.01	1.52
Central Point	Central Point State Bank	11,748	27.64	2.32	7,332	−4.01	3.26
Central Point	Central Point Branch, FIOR	18,303	−1.11	3.62	5,081	−44.96	2.26
Central Point	Central Point Branch, USNB	10,858	−2.84	2.14	3,945	−20.23	1.75
Eagle Point	Eagle Point Branch, Western Bank	5,066	0.95	1.00	1,871	−30.00	0.83
Gold Hill	Gold Hill Branch, Western Bank	2,769	44.97	0.54	1	100.00	0.00
Jacksonville	Jacksonville Branch, Central Point State Bank	2,669	47.37	0.52	1,913	−20.15	0.85
Jacksonville	Jacksonville Branch, USNB	11,234	8.57	2.22	856	12.18	0.38

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
JACKSON COUNTY—Continued							
Medford	Crater Branch, Western Bank	11,804	−7.25	2.33	14,394	4.72	6.41
Medford	Downtown Medford Branch, Western Bank	10,124	−17.32	2.00	10,231	−20.84	4.56
Medford	South Medford Branch, Western Bank	2,088	−2.52	0.41	1,974	3.51	0.88
Medford	Downtown Branch, The Oregon Bank	12,976	−50.08	2.56	11,181	80.25	4.98
Medford	East Medford Branch, The Oregon Bank	14,281	−.92	2.82	1,703	−19.21	0.75
Medford	Rogue Valley Branch, The Oregon Bank	13,320	−5.95	2.63	8,859	17.04	3.94
Medford	Jefferson State Bank	21,379	22.48	4.23	12,740	−13.12	5.68
Medford	Stewart Avenue Branch, Jefferson State Bank	3,108	46.05	0.61	127	38.04	0.05
Medford	Medford State Bank	6,220	−20.59	1.23	4,639	−24.40	2.06
Medford	Medford Main Branch, FIOR	68,204	−4.58	13.50	27,647	−43.84	12.32
Medford	So. Riverside Branch, FIOR	8,100	−.88	1.60	1,961	−49.70	0.87
Medford	West Medford Branch, FIOR	8,326	−5.56	1.64	1	−99.95	0.00
Medford	Medford Main Branch, USNB	105,574	−4.66	20.90	43,075	34.25	19.20
Medford	North Medford Branch, USNB	14,448	6.62	2.86	6,519	5.63	2.90
Medford	South Medford Branch, USNB	9,771	4.52	1.93	6,512	−18.54	2.90
Phoenix	Bear Creek Valley Bank	11,164	−2.52	2.21	9,234	5.88	4.11
Phoenix	Phoenix Branch, FIOR	10,427	4.75	2.06	1,083	−40.85	0.48
Rogue River	Valley of the Rogue Bank	17,981	11.21	3.56	8,635	6.74	3.84
Rogue River	Rogue River Branch, Colonial Banking Company	3,923	61.24	0.77	4,524	102.59	2.01
Shady Cove	Shady Cove Branch, Western Bank	4,230	2.57	0.83	1,373	2.38	0.61
Talent	Talent Branch, Valley of the Rogue Bank	1,865	40.86	0.36	1,918	44.97	0.85
White City	White City Branch, Western Bank	1,407	−13.09	0.27	1,163	−39.26	0.51
White City	White City Branch, FIOR	12,862	2.59	2.54	1,663	−49.11	0.74
	Totals for Jackson County	$ 505,064	−1.38		$ 224,292	−11.01	
JEFFERSON COUNTY							
Madras	Juniper Banking Company	$ 10,069	1.50	17.69	$ 8,439	0.62	45.22
Madras	Madras Branch, FIOR	14,601	14.22	25.66	2,736	−44.46	14.66
Madras	Madras Branch, USNB	32,227	5.32	56.64	7,486	−11.87	40.11
	Totals for Jefferson County	$ 56,897	6.74		$ 18,661	−14.43	
JOSEPHINE COUNTY							
Cave Junction	Illinois Valley Branch, Western Bank	$ 7,939	−9.77	3.74	$ 3,427	−13.54	3.94
Cave Junction	Home Valley Bank	4,029	9.18	1.89	2,485	−11.25	2.85
Grants Pass	Motor-In Office, Southern Oregon State Bank	3,975	6.28	1.87	729	−16.87	0.83
Grants Pass	Redwood Office, Southern Oregon State Bank	3,087	30.41	1.45	185	7.55	0.21
Grants Pass	Southern Oregon State Bank	54,135	−11.84	25.52	36,326	−1.34	41.79
Grants Pass	Fruitdale Branch, Valley of The Rogue Bank	7,867	4.60	3.70	5,042	−7.79	5.80
Grants Pass	Family Bank of Commerce	12,493	4.76	5.88	8,080	−16.70	9.29
Grants Pass	South Grants Pass Branch, Colonial Banking Company	2,972	93.23	1.40	1,832	77.34	2.10
Grants Pass	Grants Pass Branch, FIOR	47,039	5.64	22.17	5,206	−56.10	5.98
Grants Pass	South Grants Pass Branch, FIOR	7,391	18.82	3.48	1,345	−14.49	1.54
Grants Pass	Grants Pass Branch, USNB	48,335	3.41	22.78	15,426	−22.40	17.74
Grants Pass	South Grants Pass Branch, USNB	2,440	38.40	1.15	813	130.31	0.93
Merlin	Colonial Banking Company	10,411	−.34	4.90	6,019	−4.35	6.92
	Totals for Josephine County	$ 212,113	0.67		$ 86,915	−13.76	
KLAMATH COUNTY							
Klamath Falls	Klamath Falls Branch, Western Bank	$ 17,956	−28.23	9.01	$ 14,215	−9.60	13.85
Klamath Falls	Shasta Plaza Branch, Western Bank	6,786	−6.43	3.40	1,372	−8.16	1.33
Klamath Falls	South Valley State Bank	7,700	25.44	3.86	5,240	5.53	5.10
Klamath Falls	Klamath Falls Branch, FIOR	46,310	7.63	23.24	31,081	−6.17	30.28
Klamath Falls	North Klamath Falls Branch, FIOR	2,523	−.35	1.26	223	−4.29	0.21
Klamath Falls	So. Sixth Street Branch, FIOR	23,882	1.82	11.98	4,560	−34.02	4.44
Klamath Falls	Klamath Falls Branch, USNB	43,190	2.37	21.68	26,800	9.92	26.11
Klamath Falls	Shasta Way Branch, USNB	11,926	12.71	5.98	1,911	26.13	1.86
Klamath Falls	Town & Country Branch, USNB	19,905	11.35	9.99	6,071	−11.19	5.91
Merrill	Merrill Branch, FIOR	19,012	−3.90	9.54	11,144	2.10	10.85
	Totals for Klamath County	$ 199,190	−2.22		$ 102,617	−3.89	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
LAKE COUNTY							
Christmas Valley	Christmas Valley Branch, The Prineville Bank	$ 83	NEW	0.17	$ 0	NEW	0.00
Lakeview	Lakeview Branch, FIOR	30,637	3.01	63.71	10,062	−18.32	71.23
Lakeview	Lakeview Branch, USNB	17,364	3.36	36.11	4,063	−15.51	28.76
	Totals for Lake County	$ 48,084	3.31		$ 14,125	−17.53	
LANE COUNTY							
Coburg	Coburg Office, Peoples Bank	$ 2,950	13.24	0.29	$ 838	−4.66	0.16
Cottage Grove	Cottage Grove Office, Siuslaw Valley Bank	4,067	5.85	0.41	8,946	−.37	1.77
Cottage Grove	The Cottage Grove Bank	6,923	6.00	0.70	4,617	4.74	0.91
Cottage Grove	Cottage Grove Branch, FIOR	24,564	8.43	2.49	3,934	−64.39	0.77
Cottage Grove	Cottage Grove Branch, USNB	13,610	11.90	1.38	5,692	−13.12	1.12
Creswell	Community Bank of Creswell	11,491	1.46	1.16	6,739	2.27	1.33
Eugene	Pacific Continental Bank	13,861	64.75	1.40	7,053	10.01	1.39
Eugene	18th & Chambers Branch, Pacific Western Bank	7,194	NEW	0.73	527	NEW	0.10
Eugene	Coburg Road Branch, Pacific Western Bank	6,361	NEW	0.64	328	NEW	0.06
Eugene	Emerald Branch, Pacific Western Bank	13,290	NEW	1.35	982	NEW	0.19
Eugene	Eugene Main Branch, Pacific Western Bank	28,302	NEW	2.87	23,976	NEW	4.74
Eugene	River Road Branch, Pacific Western Bank	6,543	NEW	0.66	558	NEW	0.11
Eugene	10th & Lincoln Branch, The Oregon Bank	36,471	120.87	3.70	32,813	21.94	6.49
Eugene	11th & Garfield Branch, The Oregon Bank	2,820	22.87	0.28	777	−63.89	0.15
Eugene	29th & Willamette Branch, The Oregon Bank	4,348	42.65	0.44	2,721	7.29	0.53
Eugene	Broadway & Oak Branch, The Oregon Bank	3,391	−87.15	0.34	1,136	−43.79	0.22
Eugene	Eugene Downtown Office, Peoples Bank	8,459	−1.02	0.85	5,863	21.06	1.16
Eugene	Bank of the Northwest	25,723	−.89	2.61	20,401	−6.98	4.03
Eugene	Centre West Branch, Bank of the Northwest	3,316	123.29	0.33	1,982	15.23	0.39
Eugene	Business & Professional Branch, Emerald Empire Banking Co.	2,008	NEW	0.20	4,108	NEW	0.81
Eugene	Valley River Branch, Centennial Bank	4,553	NEW	0.46	5,418	NEW	1.07
Eugene	West 11th Branch, Centennial Bank	23,628	NEW	2.40	19,609	NEW	3.88
Eugene	Eugene Branch, Oregon Mutual Savings Bank	31,263	128.03	3.17	1,551	−32.41	0.30
Eugene	18th & Oak Branch, FIOR	16,610	10.35	1.68	4,596	−23.78	0.91
Eugene	29th & Portland Branch, FIOR	5,278	18.58	0.53	2	−99.85	0.00
Eugene	Beltline & Barger Branch, FIOR	3,432	35.27	0.34	1	−99.67	0.00
Eugene	Cal Young Branch, FIOR	10,794	8.24	1.09	1,[illegible]71	−31.61	0.29
Eugene	Coburg Road Branch, FIOR	15,292	1.34	1.55	3,[illegible]72	−40.90	0.61
Eugene	Eugene Main Branch, FIOR	147,365	17.23	14.97	78,[illegible]09	−21.27	15.56
Eugene	River Road Branch, FIOR	16,495	11.36	1.67	1,[illegible]92	−34.57	0.25
Eugene	University Branch, FIOR	10,192	11.60	1.03	2,[illegible]62	−61.93	0.54
Eugene	Valley River Center, FIOR	8,403	2.50	0.85	1,[illegible]80	−45.32	0.36
Eugene	West Eugene Branch, FIOR	33,550	−.89	3.40	6,[illegible]65	−32.88	1.21
Eugene	17th & Oak Branch, USNB	13,648	7.47	1.38	8,[illegible]03	−8.82	1.74
Eugene	29th & Willamette Branch, USNB	15,229	26.00	1.54	2,[illegible]25	−2.53	0.57
Eugene	7th & Chambers Branch, USNB	8,905	7.31	0.90	4,[illegible]38	−12.52	0.86
Eugene	Bethel-Danebo Branch, USNB	5,810	21.59	0.59	1,719	−1.93	0.34
Eugene	Eugene Main Branch, USNB	66,728	−2.08	6.77	92,478	−5.78	18.31
Eugene	Oakway-Coburg Branch, USNB	18,869	−1.72	1.91	5,913	−29.24	1.17
Eugene	Oregon Campus Branch, USNB	9,651	−3.45	0.98	3,528	−.28	0.69
Eugene	River Road Branch, USNB	14,180	11.59	1.44	2,935	−7.61	0.58
Eugene	Santa Clara Branch, USNB	6,033	4.21	0.61	3,041	−6.45	0.60
Florence	Florence Branch, Western Bank	10,776	−1.63	1.09	4,119	−5.76	0.81
Florence	Siuslaw Valley Bank	21,630	−.93	2.19	14,314	74.05	2.83
Florence	Oregon Pacific Banking Co.	9,369	15.43	0.95	7,244	16.89	1.43
Junction City	Tri-County Banking Co.	9,707	54.27	0.98	6,72[illegible]	23.18	1.33
Junction City	Junction City Branch, FIOR	6,825	4.67	0.69	4,605	−29.14	0.91
Junction City	Junction City Branch, USNB	16,415	14.43	1.66	3,668	−19.02	0.72
Mapleton	Mapleton Office, Siuslaw Valley Bank	4,901	−.66	0.49	711	−3.52	0.14
Oakridge	Oakridge Branch, FIOR	12,657	6.[illegible]	1.28	2,789	−38.28	0.55
Pleasant Hill	Pleasant Hill Office, Siuslaw Valley Bank	6,417	25.74	0.65	956	−23.15	0.18
Springfield	30th & Hilyard Branch, Pacific Western Bank	4,576	NEW	0.46	219	NEW	0.04
Springfield	Springfield Branch, Pacific Western Bank	15,384	NEW	1.56	1,939	NEW	0.38
Springfield	Peoples Bank	11,698	−15.17	1.18	11,004	−40.50	2.17
Springfield	Emerald Empire Banking Company	10,593	130.43	1.07	5,823	78.01	1.15
Springfield	Centennial Bank	25,592	NEW	2.60	22,498	NEW	4.45
Springfield	Mohawk-Centennial Branch, FIOR	14,938	6.13	1.51	2,224	−40.23	0.44
Springfield	Springfield Main Branch, FIOR	24,198	−.77	2.45	4,384	−41.54	0.86
Springfield	Mohawk-Northgate Branch, USNB	14,312	−1.08	1.45	7,556	−11.29	1.49

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
LANE COUNTY—Continued							
Springfield	Springfield Branch, USNB	27,087	16.67	2.75	15,338	9.41	3.03
Veneta	West Lane Branch, Pacific Western Bank	15,550	NEW	1.57	1,176	NEW	0.23
Veneta	Applegate Branch, Tri-County Banking Co.	3,008	95.83	0.30	235	−49.35	0.04
Walterville	McKenzie River Branch, Centennial Bank	7,049	NEW	0.71	1,410	NEW	0.27
	Totals for Lane County	$ 984,287	7.37		$ 505,018	−18.20	
LINCOLN COUNTY							
Depoe Bay	Depoe Bay Branch, Lincoln Bank	$ 3,970	4.36	1.89	$ 352	−3.56	0.29
Lincoln City	Lincoln Bank	19,000	12.70	9.05	16,499	3.52	13.66
Lincoln City	Oceanlake Branch, Lincoln Bank	14,454	11.32	6.88	4,747	−6.97	3.93
Lincoln City	Lincoln City Branch, The Bank of Newport	2,594	NEW	1.23	447	NEW	0.37
Lincoln City	Pacific State Bank	4,135	NEW	1.97	2,029	NEW	1.68
Lincoln City	Lincoln City Branch, FIOR	19,118	−14.17	9.11	2,084	−57.41	1.72
Newport	Newport North Branch, The Bank of Newport	3,166	30.39	1.50	1,800	226.67	1.49
Newport	The Bank of Newport	47,540	−12.13	22.65	45,050	−2.88	37.31
Newport	Yaquina Bay Bank	8,298	−12.03	3.95	5,855	−21.53	4.85
Newport	National Security Bank	23,899	5.73	11.38	15,669	0.54	12.98
Siletz	Siletz Branch, National Security Bank	2,483	25.21	1.18	1,306	7.22	1.08
South Beach	South Beach Branch, Lincoln Bank	2,719	18.01	1.29	2,039	31.63	1.68
Toledo	Toledo Branch, National Security Bank	18,461	10.34	8.79	9,147	−4.44	7.57
Toledo	Toledo Branch, USNB	11,698	20.39	5.57	5,724	−9.71	4.74
Waldport	South Lincoln Branch, The Bank of Newport	13,705	9.96	6.53	4,997	−12.31	4.13
Waldport	Waldport Branch, FIOR	11,056	9.00	5.26	2,314	−37.20	1.91
Yachats	Yachats Branch, Lincoln Bank	3,544	8.24	1.68	654	−10.65	0.54
	Totals for Lincoln County	$ 209,846	4.34		$ 120,713	−3.49	
LINN COUNTY							
Albany	Citizens Valley Bank	$ 32,700	−.91	10.08	$ 41,427	−12.22	31.77
Albany	East Albany Branch, Citizens Valley Bank	5,616	3.57	1.73	2,724	5.13	2.08
Albany	South Albany Branch, Citizens Valley Bank	7,133	30.78	2.20	2,704	4.36	2.07
Albany	Greater Pacific Bank	14,371	−13.37	4.43	10,922	−4.68	8.37
Albany	Albany Main Branch, FIOR	28,487	−2.95	8.78	14,607	−25.48	11.20
Albany	Waverly Branch, FIOR	11,299	3.22	3.48	2,265	−46.90	1.73
Albany	Albany Community Branch, USNB	34,583	−1.16	10.66	12,101	−4.46	9.28
Albany	Santiam-Albany Branch, USNB	10,589	12.33	3.26	1,852	2.66	1.42
Brownsville	Brownsville Branch, Citizens Valley Bank	5,145	4.42	1.58	547	−14.93	0.41
Halsey	Halsey Branch, Citizens Valley Bank	4,939	12.50	1.52	4,002	−7.63	3.06
Harrisburg	Harrisburg Branch, Pacific Western Bank	21,247	NEW	6.55	9,165	NEW	7.03
Harrisburg	Harrisburg Branch, Bank of Oregon	3,511	−21.68	1.08	490	−77.31	0.37
Lebanon	Lebanon Branch, Citizens Valley Bank	23,419	14.12	7.22	3,649	−10.41	2.79
Lebanon	Lebanon Branch, The Oregon Bank	5,387	−19.78	1.66	1,371	0.36	1.05
Lebanon	Lebanon Branch, Greater Pacific Bank	720	NEW	0.22	37	NEW	0.02
Lebanon	Lebanon Branch, FIOR	41,154	2.44	12.69	7,019	−19.41	5.38
Lebanon	Lebanon-Southgate Branch, USNB	13,438	9.20	4.14	4,333	6.59	3.32
Lyons	Santiam Valley Office, Western Security Bank	4,278	21.15	1.31	998	4.61	0.76
Scio	Scio Branch, FIOR	9,861	8.00	3.04	2,096	−64.45	1.60
Shedd	Shedd Branch, Citizens Valley Bank	2,648	−25.80	0.81	2,551	15.74	1.95
Sweet Home	Sweet Home Branch, Citizens Valley Bank	12,618	16.48	3.89	2,370	−23.62	1.81
Sweet Home	Sweet Home Branch, FIOR	25,345	2.82	7.81	2,135	−43.20	1.63
Sweet Home	Sweet Home Branch, USNB	5,728	8.56	1.76	999	−34.79	0.76
	Totals for Linn County	$ 324,216	2.95		$ 130,364	−16.24	
MALHEUR COUNTY							
Nyssa	Nyssa Branch, FIOR	$ 18,892	−12.56	13.96	$ 7,521	−42.13	12.66
Nyssa	Nyssa Branch, USNB	12,796	3.12	9.46	10,743	−.39	18.09
Ontario	Treasure Valley Branch, Western Bank	5,865	−38.50	4.33	9,841	−4.57	16.57
Ontario	Ontario Branch, FIOR	27,534	−9.80	20.36	5,546	−45.31	9.34
Ontario	Ontario Branch, USNB	35,632	10.78	26.34	10,499	8.79	17.68
Ontario	West Park Plaza Branch, USNB	7,268	14.47	5.37	4,454	3.22	7.50
Vale	Vale Branch, Western Bank	1,058	−53.73	0.78	1	−99.87	0.00
Vale	Vale Branch, USNB	26,189	8.16	19.36	10,768	18.13	18.13
	Totals for Malheur County	$ 135,234	−2.77		$ 59,373	−12.81	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MARION COUNTY							
Aumsville	Santiam Valley Bank	$ 5,798	85.12	0.51	$ 4,371	92.55	0.70
Brooks	Brooks Branch, Bank of Oregon	5,752	1.41	0.51	1,057	25.83	0.17
Hubbard	Hubbard Branch, Bank of Oregon	10,125	27.19	0.90	1,777	−6.47	0.28
Jefferson	Jefferson Branch, Citizens Valley Bank	4,357	−.63	0.38	2,261	−12.63	0.36
Mill City	Mill City Branch, USNB	19,459	5.22	1.73	6,122	−50.13	0.99
Mt. Angel	Mt. Angel Branch, FIOR	10,766	14.61	0.96	3,011	−37.56	0.48
Mt. Angel	Mt. Angel Branch, USNB	22,774	7.12	2.03	2,215	−5.38	0.35
Salem	Lancaster & Market Office, Pacific Western Bank	2,590	−51.01	0.23	3,578	−39.87	0.57
Salem	Salem Main Office, Pacific Western Bank	18,383	−27.29	1.64	6,333	−6.46	1.02
Salem	25th & Mission Street Branch, The Oregon Bank	1,436	84.33	0.12	418	36.15	0.06
Salem	Center & Church Branch, The Oregon Bank	9,360	−8.32	0.83	1	−99.96	0.00
Salem	Salem Main Branch, The Oregon Bank	30,048	−24.28	2.68	17,964	−11.09	2.91
Salem	East Motor Branch, The Commercial Bank	9,556	13.55	0.85	1,387	−20.87	0.22
Salem	Keizer Branch, The Commercial Bank	6,299	18.06	0.56	1,328	7.87	0.21
Salem	Silverlan Plaza Branch, The Commercial Bank	3,260	29.41	0.29	243	−3.95	0.03
Salem	South Salem Branch, The Commercial Bank	9,530	7.50	0.85	1,761	−9.92	0.28
Salem	The Commercial Bank	50,106	−.63	4.47	56,055	0.56	9.08
Salem	Medical Center Branch, Pioneer Trust Company	2,061	−5.50	0.18	1,230	−27.51	0.19
Salem	Pioneer Trust Company	31,474	10.48	2.80	10,128	−6.38	1.64
Salem	Battle Creek Office, Western Security Bank	1,601	2.69	0.14	47	−64.39	0.00
Salem	Broadway Branch, Western Security Bank	9,796	1.30	0.87	7,701	−6.00	1.24
Salem	Candalaria Branch, Western Security Bank	23,351	5.33	2.08	7,836	−3.82	1.26
Salem	Lancaster Office, Western Security Bank	9,240	12.99	0.82	9,925	19.42	1.60
Salem	Western Security Bank	18,349	1.75	1.63	32,984	23.45	5.34
Salem	North Salem Branch, Bank of Oregon	6,721	32.85	0.59	3,826	11.44	0.62
Salem	Salem Branch, Oregon Mutual Savings Bank	15,846	−.04	1.41	1,205	−25.61	0.19
Salem	Keizer Branch, United Savings Bank, Mutual	15,478	17.87	1.38	1,591	3.98	0.25
Salem	Lancaster Mall Branch, United Savings Bank, Mutual	14,679	7.30	1.30	0	0.00	0.00
Salem	South Salem Branch, United Savings Bank, Mutual	11,142	11.48	0.99	945	3.39	0.15
Salem	United Savings Bank, Mutual	85,648	−4.48	7.64	141,941	−.91	23.00
Salem	Candalaria Branch, FIOR	12,857	15.40	1.14	2,647	−30.26	0.42
Salem	Capitol Center Branch, FIOR	10,562	21.27	0.94	2,072	−18.99	0.33
Salem	East Salem Branch, FIOR	16,620	12.63	1.48	1,718	−40.40	0.27
Salem	Keizer Branch, FIOR	16,411	7.81	1.46	1,610	−39.22	0.26
Salem	Lancaster-Silverton Branch, FIOR	11,373	11.73	1.01	1,228	−32.04	0.19
Salem	Liberty & Skyline Road Branch, FIOR	3,223	65.79	0.28	1	−99.59	0.00
Salem	Salem Main Branch, FIOR	73,940	34.75	6.59	31,195	−28.54	5.05
Salem	Center & Lancaster Branch, USNB	28,112	14.47	2.50	6,221	52.73	1.00
Salem	Keizer Branch, USNB	17,174	11.16	1.53	2,974	−15.02	0.48
Salem	Ladd & Bush Branch, USNB	108,924	8.76	9.71	62,785	−8.11	10.17
Salem	North Salem Branch, USNB	23,385	−5.51	2.08	9,071	−9.17	1.46
Salem	Silverton-Lancaster Branch, USNB	6,457	12.53	0.57	1,919	11.18	0.31
Salem	Sunnyslope Branch, USNB	13,042	7.20	1.16	4,973	3.43	0.80
Salem	University Branch, USNB	22,572	7.42	2.01	3,671	−14.26	0.59
Silverton	Silverton Branch, The Commercial Bank	18,787	5.16	1.67	3,628	−12.57	0.58
Silverton	Silverton Branch, Bank of Oregon	6,979	22.80	0.62	805	−29.81	0.13
Silverton	Silverton Branch, FIOR	21,852	3.36	1.94	4,360	−50.82	0.70
St. Paul	St. Paul Branch, Bank of Oregon	4,102	17.83	0.36	1,567	−49.90	0.25
St. Paul	St. Paul Branch, USNB	10,879	41.54	0.97	2,923	7.93	0.47
Stayton	Stayton Branch, Bank of Oregon	4,326	3.04	0.38	719	−34.15	0.11
Stayton	Stayton Branch, FIOR	32,972	21.58	2.94	5,541	−55.80	0.89
Stayton	Stayton Branch, USNB	19,296	11.47	1.72	9,458	−15.25	1.53
Turner	Cascade Office, Western Security Bank	6,614	125.42	0.59	3,817	1211.68	0.61
Woodburn	Bank of Oregon	37,480	17.62	3.34	96,531	91.88	15.64
Woodburn	Cascade Branch, Bank of Oregon	18,542	32.33	1.65	1,160	−9.72	0.18
Woodburn	Woodburn State Bank	12,530	8.62	1.11	8,913	20.70	1.44
Woodburn	Woodburn Branch, United Savings Bank, Mutual	31,087	−.94	2.77	4,807	4.36	0.77
Woodburn	Woodburn Branch, FIOR	23,760	2.07	2.12	3,898	−58.14	0.63
Woodburn	Woodburn Branch, USNB	41,799	8.99	3.72	7,643	−12.00	1.23
	Totals for Marion County	$1,120,642	6.78		$ 617,096	−.59	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MORROW COUNTY							
Boardman	Boardman Branch, Inland Empire Bank	$ 4,206	−17.46	10.55	$ 3,606	9.23	19.78
Boardman	Boardman Branch, USNB	2,893	−1.56	7.25	1,335	−38.05	7.32
Heppner	Heppner Branch, Bank of Eastern Oregon	14,236	0.24	35.71	8,085	3.48	44.35
Heppner	Heppner Branch, FIOR	14,400	−2.02	36.12	2,904	−46.51	15.93
Ione	Ione Branch, Bank of Eastern Oregon	4,130	5.14	10.35	2,299	7.78	12.61
	Totals for Morrow County	$ 39,865	−2.43		$ 18,229	−12.49	
MULTNOMAH COUNTY							
Gresham	Gresham Mall Office, Pacific Western Bank	$ 5,981	−7.12	0.07	$ 3,137	1.52	0.04
Gresham	Gresham Office, Pacific Western Bank	23,038	−5.76	0.29	9,200	−7.49	0.13
Gresham	Gresham Branch, The Oregon Bank	12,070	15.02	0.15	2,127	−11.33	0.03
Gresham	Mount Hood Security Bank	9,701	9.65	0.12	7,820	8.22	0.11
Gresham	Twelvemile Corner Branch, Mount Hood Security Bank	1,657	77.78	0.02	259	16.14	0.00
Gresham	Gresham Branch, Oregon Mutual Savings Bank	7,356	−25.05	0.09	1,795	−18.74	0.02
Gresham	242nd & Burnside Branch, FIOR	7,832	0.14	0.09	1,247	−35.28	0.01
Gresham	Gresham Branch, FIOR	37,382	8.27	0.47	12,550	−51.41	0.19
Gresham	East Gresham Branch, USNB	10,415	15.96	0.13	2,925	11.85	0.04
Gresham	Gresham Branch, USNB	28,032	24.20	0.35	24,443	−2.02	0.37
Portland	200 Market Office, Pacific Western Bank	10,246	−12.55	0.12	5,509	−2.14	0.08
Portland	Barbur Boulevard Office, Pacific Western Bank	15,472	−.98	0.19	3,762	−19.82	0.05
Portland	East Morrison Office, Pacific Western Bank	15,380	3.20	0.19	8,710	25.19	0.13
Portland	Gateway Office, Pacific Western Bank	8,222	15.36	0.10	5,091	−8.82	0.07
Portland	Hillsdale Office, Pacific Western Bank	10,722	8.81	0.13	1,613	0.62	0.02
Portland	Lloyd Center Tower Office, Pacific Western Bank	1,149	160.54	0.01	114	9.61	0.00
Portland	Multnomah Office, Pacific Western Bank	14,080	7.48	0.17	1,176	−3.44	0.01
Portland	North Lombard Office, Pacific Western Bank	3,060	97.41	0.03	1,529	132.37	0.02
Portland	Parkside Center Office, Pacific Western Bank	3,597	13.25	0.04	2,898	−7.91	0.04
Portland	Portland Main Office, Pacific Western Bank	33,390	32.53	0.42	6,507	−7.42	0.09
Portland	S.E. 82nd & Division Office, Pacific Western Bank	2,787	16.61	0.03	757	0.93	0.01
Portland	S.W. 6th & Alder Office, Pacific Western Bank	15,630	29.90	0.19	5,313	−14.16	0.08
Portland	2nd & Yamhill Branch, American State Bank	1,018	69.94	0.01	296	90.96	0.00
Portland	American State Bank	11,314	−6.30	0.14	3,316	3.30	0.05
Portland	Eastmoreland Branch, American State Bank	543	−32.63	0.00	1,281	−2.51	0.01
Portland	Columbia Boulevard Office, Columbia Pacific Bank & Trust	1,152	−47.70	0.01	6	−98.49	0.00
Portland	Columbia Pacific Bank & Trust Co.	43,545	10.93	0.55	25,088	−9.21	0.38
Portland	106th & Stark Branch, The Oregon Bank	5,922	24.64	0.07	1	−99.89	0.00
Portland	122nd & Stark Branch, The Oregon Bank	17,579	−10.68	0.22	7,367	7.28	0.11
Portland	20th & Sandy Branch, The Oregon Bank	9,817	−3.39	0.12	2,655	−18.03	0.04
Portland	3rd & Washington Branch, The Oregon Bank	20,076	16.89	0.25	16,708	12.93	0.25
Portland	Grand & Morrison Branch, The Oregon Bank	5,855	1.00	0.07	10,378	−3.23	0.15
Portland	Lloyd Center Branch, The Oregon Bank	10,240	14.04	0.12	1,994	81.76	0.03
Portland	N.W. 21st & Davis Branch, The Oregon Bank	8,803	−5.58	0.11	2,119	19.38	0.03
Portland	Ninth & Washington Branch, The Oregon Bank	11,997	−5.43	0.15	6,175	−1.13	0.09
Portland	Parkrose Branch, The Oregon Bank	24,355	−1.82	0.30	11,945	−10.36	0.18
Portland	Providence Branch, The Oregon Bank	1,467	NEW	0.01	0	NEW	0.00
Portland	St. Johns Branch, The Oregon Bank	9,012	6.98	0.11	4,320	30.86	0.06
Portland	Standard Plaza Branch, The Oregon Bank	10,495	3.63	0.13	8,529	−11.82	0.12
Portland	The Oregon Bank	129,792	15.40	1.64	265,962	9.14	4.03
Portland	Willamette Center Branch, The Oregon Bank	7,261	9.08	0.09	8,119	−33.12	0.12
Portland	Portland Office, Bank of Oregon	2,383	99900.00	0.03	15,513	149.88	0.23
Portland	Stewardship Bank of Oregon	5,755	112.04	0.07	5,151	112.06	0.07
Portland	Ione Plaza Branch, Oregon Mutual Savings Bank	2,888	57.98	0.03	88	300.00	0.00
Portland	Lloyd Branch, Oregon Mutual Savings Bank	14,316	−53.62	0.18	1,918	1.64	0.02
Portland	N.E. 122nd & Halsey Branch, Oregon Mutual Savings Bank	10,798	71.23	0.13	453	−20.10	0.00
Portland	Oregon Mutual Savings Bank	98,980	−5.90	1.25	204,836	−6.46	3.10
Portland	S.W. 5th & Taylor Branch, Oregon Mutual Savings Bank	7,226	49.08	0.09	454	−4.62	0.00
Portland	The Bank of Tokyo, Ltd.	1,981,259	4.85	25.10	138,056	−8.16	2.09
Portland	Canadian Imperial Bank of Commerce	634,445	−44.91	8.03	113,336	14.87	1.71
Portland	Fourth & Market Branch, Canadian Imperial Bank of Commerce	3,897	−3.92	0.04	16,450	−3.50	0.24
Portland	Lloyd Center Branch, Canadian Imperial Bank of Commerce	3,462	−74.44	0.04	15,857	−2.58	0.24

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MULTNOMAH COUNTY—Continued							
Portland	The Bank of Nova Scotia	385,595	−53.53	4.88	62,909	−20.94	0.95
Portland	The Royal Bank of Canada	1,093,401	−28.38	13.85	1,603,446	−12.07	24.31
Portland	The Hongkong and Shanghai Banking Corporation	1,644	−34.73	0.02	1,851	−70.19	0.02
Portland	The Bank of California, N.A.	215,752	40.05	2.73	112,901	28.28	1.71
Portland	122nd & Halsey Branch, FIOR	15,495	6.96	0.19	3,084	−38.12	0.04
Portland	26th & East Burnside Branch, FIOR	12,326	14.34	0.15	2,213	−27.67	0.03
Portland	39th & Powell Branch, FIOR	19,033	24.56	0.24	1,298	−63.23	0.01
Portland	42nd & Going Branch, FIOR	25,689	10.54	0.32	2,613	−34.59	0.03
Portland	46th & Woodstock Branch, FIOR	14,779	15.00	0.18	1,564	−44.55	0.02
Portland	Broadway & Grand Branch, FIOR	13,858	−14.37	0.17	2,292	−54.82	0.03
Portland	Calaroga Terrace Branch, FIOR	2,412	48.33	0.03	0	0.00	0.00
Portland	East Portland Branch, FIOR	56,371	4.24	0.71	83,424	13.06	1.26
Portland	Fifth & College Branch, FIOR	16,907	7.60	0.21	3,670	−67.92	0.05
Portland	Fifth & Salmon Branch, FIOR	22,071	−12.25	0.27	27,412	−46.18	0.41
Portland	First Interstate Bank of Oregon, N.A.	606,886	17.82	7.68	1,464,846	31.06	22.20
Portland	Foster-Powell Branch, FIOR	20,230	16.88	0.25	1,795	−44.34	0.02
Portland	Gateway Branch, FIOR	26,094	6.75	0.33	4,020	−53.63	0.06
Portland	Hayden Island Branch, FIOR	1,922	NEW	0.02	147	NEW	0.00
Portland	Hollywood-Rose City Branch, FIOR	39,198	−8.46	0.49	5,141	−56.98	0.07
Portland	Johns Landing Branch, FIOR	11,266	16.07	0.14	6,160	−33.29	0.09
Portland	Lloyd Center Branch, FIOR	33,727	13.42	0.42	5,341	−59.76	0.08
Portland	Lloyd Tower Branch, FIOR	1,512	94.84	0.01	0	−100.00	0.00
Portland	Medical Center Branch, FIOR	5,618	12.51	0.07	637	−50.35	0.00
Portland	Montavilla Branch, FIOR	28,542	2.28	0.36	3,693	−29.50	0.05
Portland	Moreland-Sellwood Branch, FIOR	36,665	5.11	0.46	3,194	−70.48	0.04
Portland	N. Denver & Interstate Branch, FIOR	27,444	5.77	0.34	2,853	−37.11	0.04
Portland	N.W. 19th & Raleigh Branch, FIOR	36,167	4.96	0.45	4,979	−57.63	0.07
Portland	N.W. 22nd & Lovejoy Branch, FIOR	6,949	4.46	0.08	1,462	−42.95	0.02
Portland	N.W. 29th & Yeon Branch, FIOR	14,725	−11.95	0.18	71,681	−14.97	1.08
Portland	One Main Place Branch, FIOR	14,833	−19.80	0.18	46,945	−22.54	0.71
Portland	Parkrose Branch, FIOR	7,774	−4.30	0.09	1,831	−39.84	0.02
Portland	Peninsula Center, FIOR	17,368	7.52	0.22	1,879	−48.36	0.02
Portland	Portland Main Branch, FIOR	106,527	−1.66	1.34	80,737	−32.25	1.22
Portland	S.E. 103rd & Washington Branch, FIOR	10,258	29.74	0.12	4,527	−25.00	0.06
Portland	S.E. 121st & Division Branch, FIOR	22,284	11.43	0.28	3,406	−42.47	0.05
Portland	S.E. 181st & Stark Branch, FIOR	22,129	14.82	0.28	3,718	−48.58	0.05
Portland	S.E. 38th & Hawthorne Branch, FIOR	30,139	11.25	0.38	6,217	−26.48	0.09
Portland	S.E. 82nd & Foster Branch, FIOR	39,344	4.21	0.49	2,180	−41.25	0.03
Portland	S.W. 10th & Yamhill Branch, FIOR	1,620	30.01	0.02	0	−100.00	0.00
Portland	S.W. 13th & Barbur Blvd. Branch, FIOR	14,857	8.63	0.18	2,127	−43.37	0.03
Portland	S.W. 14th & Morrison Branch, FIOR	18,057	−.60	0.22	2,422	−50.97	0.03
Portland	S.W. First & Harrison Branch, FIOR	6,913	38.23	0.08	2,429	−48.49	0.03
Portland	Sixth & Morrison Branch, FIOR	60,715	11.98	0.76	20,784	−18.91	0.31
Portland	Swan Island Branch, FIOR	5,817	2.05	0.07	1,228	−55.69	0.01
Portland	Terwilliger Plaza Branch, FIOR	6,189	20.66	0.07	0	0.00	0.00
Portland	Walnut Park Branch, FIOR	16,411	1.46	0.20	2,436	−56.99	0.03
Portland	102nd & Washington Branch, USNB	12,970	10.18	0.16	6,816	−2.78	0.10
Portland	160th & Division Branch, USNB	21,250	10.35	0.26	5,413	−20.06	0.08
Portland	181st & Glisan Branch, USNB	21,231	31.58	0.26	9,461	−7.31	0.14
Portland	200 Market Street Branch, USNB	7,928	50.86	0.10	2,309	3.40	0.03
Portland	23rd & Lovejoy Branch, USNB	5,912	3.84	0.07	1,869	2.29	0.02
Portland	36th and Powell Branch, USNB	4,190	50.61	0.05	158	22.48	0.00
Portland	39th & Salmon Branch, USNB	19,211	0.00	0.24	5,057	−12.53	0.07
Portland	42nd & Alberta Branch, USNB	6,105	27.61	0.07	463	2.66	0.00
Portland	4th & Harrison Branch, USNB	15,276	−2.83	0.19	5,167	−48.10	0.07
Portland	67th & Glisan Branch, USNB	27,013	8.28	0.34	6,254	−29.11	0.09
Portland	Argay Square Branch, USNB	9,230	9.15	0.11	1,499	8.62	0.02
Portland	Broadway-Flanders Branch, USNB	7,656	14.68	0.09	1,634	−24.24	0.02
Portland	Burlingame Branch, USNB	21,502	1.31	0.27	7,000	−12.60	0.10
Portland	Burnside Trolley Branch, USNB	1,854	NEW	0.02	70	NEW	0.00
Portland	Bybee-Milwaukie Branch, USNB	21,125	14.69	0.26	4,613	−9.65	0.06
Portland	Century Tower Branch, USNB	8,760	−28.72	0.11	1,411	−46.99	0.02
Portland	Citizens Branch, USNB	70,078	−7.61	0.88	34,038	3.63	0.51
Portland	Crown Plaza Branch, USNB	3,912	5.58	0.04	3,388	−13.32	0.05
Portland	Eastport Plaza Branch, USNB	35,255	6.01	0.44	10,405	2.17	0.15
Portland	Emanuel Hospital Branch, USNB	3,718	NEW	0.04	79	NEW	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MULTNOMAH COUNTY—Continued							
Portland	Halsey-Gateway Branch, USNB	16,012	10.46	0.20	3,727	−9.05	0.05
Portland	Hollywood Branch, USNB	42,927	8.36	0.54	14,444	−7.41	0.21
Portland	Industrial Center Branch, USNB	10,811	1.71	0.13	11,946	−6.50	0.18
Portland	Interstate & Going Branch, USNB	16,864	−7.98	0.21	4,759	0.08	0.07
Portland	Jantzen Beach Branch, USNB	17,073	−1.28	0.21	4,908	38.44	0.07
Portland	Johns Landing Branch, USNB	3,493	259.73	0.04	844	71.19	0.01
Portland	Lloyd Center Branch, USNB	38,108	5.27	0.48	19,497	3.91	0.29
Portland	Lloyd Tower Branch, USNB	1,696	430.00	0.02	101	359.09	0.00
Portland	Lombard-Emerald Branch, USNB	27,860	8.19	0.35	4,763	1.90	0.07
Portland	Menlo Park Branch, USNB	30,059	−2.93	0.38	14,139	5.94	0.21
Portland	Metropolitan Branch, USNB	30,801	−21.78	0.39	11,852	94.26	0.17
Portland	Milwaukie-Powell Branch, USNB	25,599	6.40	0.32	5,308	−20.51	0.08
Portland	Peninsula Branch, USNB	39,741	9.21	0.50	5,922	10.56	0.08
Portland	Portland Airport Branch, USNB	2,494	3.27	0.03	623	−17.04	0.00
Portland	S.E. 72nd & Foster Road Branch, USNB	7,325	5.19	0.09	1,816	−19.07	0.02
Portland	S.W. 12th & Morrison Branch, USNB	7,849	35.02	0.09	2,170	5.49	0.03
Portland	S.W. 2nd & Columbia Branch, USNB	6,528	1.60	0.08	1,290	−2.86	0.01
Portland	S.W. 5th & Clay Branch, USNB	2,708	NEW	0.03	68	NEW	0.00
Portland	S.W. Third & Salmon Branch, USNB	8,522	21.70	0.10	2,309	−13.61	0.03
Portland	Sandy Boulevard Branch, USNB	35,679	7.80	0.45	9,694	7.77	0.14
Portland	Stadium Branch, USNB	50,613	−2.51	0.64	14,104	−15.03	0.21
Portland	U.S. National Bank of Oregon	503,483	−13.52	6.37	1,666,105	7.39	25.26
Portland	Union Avenue Branch, USNB	34,903	3.05	0.44	17,673	−.04	0.26
Portland	Westmoreland Union Manor Branch, USNB	706	NEW	0.00	0	NEW	0.00
Portland	Woodstock Boulevard Branch, USNB	34,996	10.70	0.44	5,551	−.07	0.08
Troutdale	Troutdale Branch, The Oregon Bank	4,516	−6.61	0.05	535	−19.42	0.00
	Totals for Multnomah County	$7,891,905	−12.42		$6,595,597	1.00	
POLK COUNTY							
Dallas	Bank of Willamette Valley	$ 12,935	9.59	12.14	$ 8,522	8.61	22.04
Dallas	Dallas Branch, The Oregon Bank	23,368	20.30	21.93	12,090	−10.63	31.28
Independence	Independence Branch, Citizens Valley Bank	6,052	7.03	5.68	2,569	−4.53	6.64
Monmouth	Monmouth Branch, The Commercial Bank	6,565	12.74	6.16	3,085	−20.71	7.98
Monmouth	Monmouth Branch, USNB	17,787	11.95	16.69	8,734	14.46	22.59
Salem	West Motor Branch, The Commercial Bank	10,218	12.47	9.59	1,373	−4.78	3.55
Salem	West Salem Office, Western Security Bank	3,551	−43.67	3.33	138	−96.42	0.35
Salem	West Salem Branch, USNB	26,056	13.23	24.45	2,139	−22.69	5.53
	Totals for Polk County	$ 106,532	9.83		$ 38,650	−11.45	
SHERMAN COUNTY							
Moro	Sherman County Branch, FIOR	$ 7,244	−12.37	00.00	$ 1,285	12.32	00.00
	Totals for Sherman County	$ 7,244	−12.37		$ 1,285	12.32	
TILLAMOOK COUNTY							
Cloverdale	Cloverdale Branch, USNB	$ 7,674	−9.53	6.92	$ 845	−22.76	3.95
Garibaldi	Garibaldi Branch, FIOR	3,444	30.70	3.10	389	−42.45	1.82
Manzanita	Manzanita Branch, USNB	7,172	38.96	6.47	289	106.42	1.35
Nehalem	North Tillamook County Branch, Lincoln Bank	5,097	15.18	4.60	2,152	−7.91	10.07
Pacific City	Pacific City Branch, Lincoln Bank	2,489	1.17	2.24	724	−6.58	3.38
Rockaway	Nehalem Bay Branch, USNB	10,881	−13.35	9.82	1,761	−6.87	8.24
Tillamook	Tillamook Branch, Western Bank	7,441	−1.41	6.71	5,002	5.21	23.41
Tillamook	Tillamook Branch, FIOR	34,975	4.66	31.57	5,273	−45.52	24.67
Tillamook	Tillamook Branch, USNB	31,607	9.95	28.53	4,931	9.69	23.07
	Totals for Tillamook County	$ 110,780	5.07		$ 21,366	−17.32	
UMATILLA COUNTY							
Athena	Athena Branch, USNB	$ 12,740	−2.99	4.90	$ 2,778	−8.19	1.74
Hermiston	Inland Empire Bank	31,726	16.63	12.20	26,640	22.17	16.69
Hermiston	Hermiston Branch, First American Banking Company	2,797	NEW	1.07	4,387	NEW	2.74
Hermiston	Columbia Community Bank	8,261	24.26	3.17	5,681	8.97	3.56

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
UMATILLA COUNTY—Continued							
Hermiston	Hermiston Branch, FIOR	3,774	16.91	1.45	5,346	8.30	3.35
Hermiston	Hermiston Branch, USNB	30,149	−1.36	11.59	18,066	10.63	11.32
Milton-Freewater	Milton-Freewater Branch, First American Banking Company	1,499	NEW	0.57	572	NEW	0.35
Milton-Freewater	Bank of Commerce	29,508	8.85	11.35	15,765	−2.72	9.88
Milton-Freewater	Milton-Freewater Branch, The Oregon Bank	19,699	14.90	7.57	5,194	−6.66	3.25
Milton-Freewater	Bank of Milton-Freewater	856	NEW	0.32	886	NEW	0.55
Pendleton	First American Banking Company	14,768	41.87	5.68	8,274	35.70	5.18
Pendleton	Melanie Square Branch, First American Banking Company	837	16.89	0.32	30	−79.59	0.01
Pendleton	Pendleton Branch, The Oregon Bank	9,854	−20.03	3.79	10,687	1.86	6.69
Pendleton	Pendleton Branch, FIOR	37,278	−6.22	14.34	24,626	−16.12	15.43
Pendleton	Pendleton Branch, USNB	36,639	13.21	14.09	17,223	−25.49	10.79
Pilot Rock	Pilot Rock Branch, FIOR	5,065	15.87	1.94	468	−28.00	0.29
Stanfield	Stanfield Branch, Inland Empire Bank	1,977	1.74	0.76	473	18.84	0.29
Umatilla	McNary Branch, Inland Empire Bank	1,312	85.83	0.50	101	−30.34	0.06
Umatilla	Umatilla Branch, Inland Empire Bank	7,741	−2.11	2.97	4,425	−11.85	2.77
Umatilla	Umatilla Branch, FIOR	3,196	−8.21	1.22	7,940	−32.47	4.97
Weston	Weston Branch, Bank of Commerce	275	NEW	0.10	0	NEW	0.00
	Totals for Umatilla County	$ 259,951	8.76		159,562	−.43	
UNION COUNTY							
Elgin	First State Bank of Elgin	$ 11,137	7.65	10.61	$ 8,249	−1.16	25.51
La Grande	La Grande Branch, Western Bank	7,862	−20.36	7.49	4,016	−14.09	12.42
La Grande	La Grande Branch, FIOR	36,189	1.24	34.49	7,947	−36.32	24.58
La Grande	La Grande Branch, USNB	38,966	4.93	37.14	10,062	−11.23	31.12
Union	Union Branch, FIOR	10,747	0.33	10.24	2,050	−23.10	6.34
	Totals for Union County	$ 104,901	1.05		$ 32,324	−18.17	
WALLOWA COUNTY							
Enterprise	Enterprise Branch, Bank of Wallowa County	$ 4,277	−.46	9.13	$ 3,637	16.19	16.76
Enterprise	Enterprise Branch, FIOR	26,079	−5.41	55.67	8,242	−27.98	37.99
Enterprise	Enterprise Branch, USNB	3,265	56.51	6.96	2,376	110.45	10.95
Joseph	Bank of Wallowa County	6,778	−2.33	14.46	3,468	−31.95	15.98
Wallowa	Wallowa Branch, First State Bank of Elgin	6,445	8.41	13.75	3,971	−7.00	18.30
	Totals for Wallowa County	$ 46,844	0.00		$ 21,694	−13.46	
WASCO COUNTY							
Dufur	Dufur Branch, USNB	$ 12,988	2.53	9.28	$ 2,364	0.55	4.22
The Dalles	The Dalles Branch, The Oregon Bank	14,973	−7.15	10.70	12,452	−14.75	22.25
The Dalles	Columbia River Banking Co.	10,338	−5.79	7.39	6,710	−1.94	11.99
The Dalles	The Dalles Branch, FIOR	41,814	8.49	29.90	13,283	−47.41	23.73
The Dalles	The Dalles Branch, USNB	59,730	4.53	42.71	21,145	5.52	37.78
	Totals for Wasco County	$ 139,843	3.24		$ 55,954	−19.02	
WASHINGTON COUNTY							
Aloha	Aloha Office, Pacific Western Bank	$ 9,249	4.22	1.04	$ 2,612	−5.12	0.77
Aloha	Farmington Mall Office, Pacific Western Bank	5,894	11.20	0.66	1,891	−.05	0.56
Aloha	Aloha Branch, FIOR	3,427	90.07	0.38	394	33.10	0.11
Aloha	Aloha Branch, USNB	7,280	−1.10	0.82	1,107	4.43	0.33
Banks	Banks Branch, USNB	9,503	12.83	1.07	2,479	−8.05	0.73
Beaverton	Beaverton Office, Pacific Western Bank	16,821	−7.84	1.90	13,111	−8.12	3.91
Beaverton	Westgate Office, Pacific Western Bank	6,546	2.44	0.74	2,190	−2.58	0.65
Beaverton	Beaverton Mall Branch, The Oregon Bank	18,291	49.71	2.07	2,004	−7.73	0.59
Beaverton	Murray & Allen Branch, The Oregon Bank	2,851	13.13	0.32	313	−19.12	0.09
Beaverton	Valley Plaza Branch, The Oregon Bank	8,243	18.55	0.93	11,008	−6.52	3.28
Beaverton	Beaver State Bank	9,370	45.51	1.06	7,187	17.18	2.14
Beaverton	Business Banking Corporation	10,607	53.10	1.20	9,462	60.97	2.82
Beaverton	Beaverton Branch, Oregon Mutual Savings Bank	17,603	1.27	1.99	2,819	−2.55	0.84
Beaverton	Beaverton Valley West Branch, Oregon Mutual Savings Bank	9,185	15.41	1.04	1,217	−11.29	0.36
Beaverton	Beaverton Branch, Canadian Imperial Bank of Commerce	3,315	−11.24	0.37	12,498	−11.17	3.72

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
WASHINGTON COUNTY—Continued							
Beaverton	Beaverton Branch (Main), FIOR	30,344	16.87	3.43	4,684	−49.49	1.39
Beaverton	West Beaverton Branch, FIOR	8,439	−.03	0.95	2,122	−27.72	0.63
Beaverton	Beaverton Branch, USNB	68,509	9.02	7.76	51,477	12.90	15.36
Beaverton	Electronic Park Branch, USNB	3,702	−21.30	0.41	1,581	−2.34	0.47
Beaverton	North Beaverton Branch, USNB	28,695	8.34	3.25	20,601	−6.60	6.14
Cedar Hills	Sunset Office, Pacific Western Bank	13,088	−1.58	1.48	4,586	−1.58	1.36
Cedar Hills	Cedar Hills Branch, FIOR	17,817	3.19	2.01	2,402	−46.02	0.71
Cornelius	Cornelius Branch, Valley National Bank of Oregon	8,807	12.91	0.99	3,401	−8.86	1.01
Cornelius	Cornelius Branch, FIOR	1,579	3.88	0.17	363	6.14	0.10
Forest Grove	Farmers and Merchants Bank	4,613	134.28	0.52	3,504	79.14	1.04
Forest Grove	Valley National Bank of Oregon	26,406	6.49	2.99	16,334	−4.05	4.87
Forest Grove	Forest Grove Branch, FIOR	21,499	−17.45	2.43	7,327	−56.17	2.18
Hillsboro	Hillsboro Office, Pacific Western Bank	16,686	6.05	1.89	6,025	−12.19	1.79
Hillsboro	Hillsboro Branch, The Oregon Bank	4,857	−49.64	0.55	2,967	−10.11	0.88
Hillsboro	Tualatin Valley Bank	6,759	9.22	0.76	4,216	10.19	1.25
Hillsboro	Hillsboro Branch, Oregon Mutual Savings Bank	6,420	−12.36	0.72	1,447	−22.99	0.43
Hillsboro	10th & Main Branch, FIOR	4,897	21.39	0.55	815	−20.64	0.24
Hillsboro	Hillsboro Branch, FIOR	51,144	78.95	5.79	5,010	−55.97	1.49
Hillsboro	East Hillsboro Branch, USNB	3,207	3.48	0.36	2,044	−37.49	0.60
Hillsboro	Hillsboro Commercial Branch, USNB	62,643	5.40	7.09	30,248	−18.50	9.02
Hillsboro	West Hillsboro Branch, USNB	3,139	17.25	0.35	1,020	−1.73	0.30
King City	King City Office, Bank of Oregon	1,269	NEW	0.14	0	NEW	0.00
King City	King City Branch, FIOR	36,555	3.35	4.14	3,025	−72.73	0.90
King City	King City Branch, USNB	30,618	15.16	3.46	2,149	−7.29	0.64
Portland	St. Vincent Office, Pacific Western Bank	2,877	141.15	0.32	718	118.90	0.21
Portland	Cedar Mill Branch, The Oregon Bank	6,491	−2.63	0.73	3,213	29.97	0.95
Portland	185th & Sunset Hwy. Branch, FIOR	12,033	7.50	1.36	2,984	−14.62	0.89
Portland	185th & Sunset Branch, USNB	6,333	2.95	0.71	2,466	−10.22	0.73
Portland	Cedar Mill Branch, USNB	6,713	78.72	0.76	376	44.61	0.11
Progress	Progress Plaza Office, Pacific Western Bank	7,010	−33.82	0.79	2,372	7.33	0.70
Raleigh Hills	Raleigh Hills Branch, FIOR	28,821	12.47	3.26	4,926	−40.67	1.46
Raleigh Hills	Raleigh Hills Branch, USNB	28,171	5.33	3.19	8,098	−10 04	2.41
Sherwood	Sherwood Branch, Bank of Oregon	3,255	46.68	0.36	45	−84.89	0.01
Sherwood	Sherwood Branch, USNB	15,103	4.63	1.71	1,673	−21.63	0.49
Tigard	Tigard Office, Pacific Western Bank	9,756	−17.60	1.10	3,378	−.96	1.00
Tigard	Tigard Branch, The Oregon Bank	7,754	80.78	0.87	4,249	26.76	1.26
Tigard	Tigard Branch, FIOR	28,452	−4.85	3.22	5,214	−45.21	1.55
Tigard	Washington Square Branch, FIOR	9,587	8.08	1.08	4,549	−6.82	1.35
Tigard	Greenway Branch, USNB	3,915	65.74	0.44	553	−30.17	0.16
Tigard	Tigard Branch, USNB	37,308	12.47	4.22	14,186	−7.09	4.23
Tigard	Tigard Drive-In Branch, USNB	289	6.64	0.03	1	−92.85	0.00
Tigard	Washington Square Branch, USNB	12,866	18.97	1.45	6,295	−5.25	1.87
Tualatin	Tualatin Branch, Bank of Oregon	8,463	−25.37	0.95	2,194	−61.07	0.65
Tualatin	Tualatin Branch, FIOR	17,249	3.05	1.95	4,128	−45.25	1.23
Tualatin	Tualatin Branch, USNB	7,571	41.77	0.85	2,221	4.96	0.66
West Slope	West Slope Branch, USNB	22,746	4.96	2.57	13,631	36.39	4.06
	Totals for Washington County	$ 882,640	9.57		$ 335,110	−12.68	
WHEELER COUNTY							
Fossil	Fossil Branch, FIOR	$ 10,376	6.55	00.00	$ 1,397	−20.62	00.00
	Totals for Wheeler County	$ 10,376	6.55		$ 1,397	−20.62	
YAMHILL COUNTY							
Amity	Amity Branch, USNB	$ 8,162	−3.47	3.97	$ 3,344	−15.44	3.26
Carlton	Carlton Branch, FIOR	5,778	12.23	2.81	1,270	−23.72	1.24
Dayton	Dayton Branch, USNB	5,976	4.98	2.91	1,809	−18.14	1.76
McMinnville	McMinnville Branch, Lincoln Bank	6,791	−9.05	3.30	11,329	−4.59	11.06
McMinnville	Valley Community Bank	3,919	NEW	1.90	3,070	NEW	2.99
McMinnville	First National Bank of McMinnville	32,207	6.45	15.68	20,925	16.70	20.43
McMinnville	McMinnville Branch, USNB	45,886	−5.31	22.34	23,895	−10.21	23.33
McMinnville	North Town Office, First National Bank of McMinnville	1,181	−9.15	0.57	408	44.68	0.39
Newberg	Newberg Branch, The Commercial Bank	6,037	0.46	2.94	3,664	−1.69	3.57
Newberg	Newberg State Bank	4,786	64.41	2.33	3,620	17.03	3.53

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
YAMHILL COUNTY—Continued							
Newberg	Newberg Branch, FIOR	17,629	5.20	8.58	4,925	−26.91	4.81
Newberg	Springbrook Road Branch, FIOR	2,744	114.37	1.33	0	−100.00	0.00
Newberg	Newberg Branch, USNB	28,775	8.37	14.01	13,603	−11.25	13.28
Sheridan	Sheridan Branch, USNB	18,410	7.95	8.96	4,798	−8.40	4.68
Willamina	Willamina Branch, Lincoln Bank	10,124	−3.66	4.93	4,525	−2.56	4.41
Yamhill	Yamhill Branch, FIOR	6,912	4.23	3.36	1,197	−15.64	1.16
	Totals for Yamhill County	$ 205,317	4.44		$ 102,382	−2.72	
	Totals for State of Oregon	$16,241,092	−4.13		$10,572,355	−2.67	

CREDIT UNIONS

City	Name and Address	Date of Authorization
Albany	Federal-Metals Credit Union, 645 Waverly Drive S.E. 97321	Nov. 15, 1955
Beaverton	Oregon Corporate Central Credit Union, 4970 S.W. Griffith Drive 97005	July 11, 1978
Bend	Central Oregon Medical Credit Union, 1627 N.E. 3rd 97708	Dec. 17, 1976
Corvallis	Benton Teachers Credit Union, 1715 Garfield 97330	March 19, 1953
Eugene	Emerald Credit Union, 2149 Centennial Plaza 97401	Jan. 20, 1961
	Service Employees of Lane County Credit Union, 1450 High Street 97401	Nov. 23, 1936
	U-Lane-O Credit Union, 488 E. Eleventh Avenue 97401	Sept. 1, 1981
Pendleton	Umatilla County Credit Union, 911 S.W. Dorion Ave. 97801	June 15, 1959
Portland	Broadway Cab Credit Union, 234 N.W. First Avenue 97209	March 19, 1940
	Carnation Employees Credit Union, 3342 S.E. Morrison St. 97214	March 15, 1956
	City of Portland Employees Credit Union, 3010 S.E. Belmont 97214	Oct. 1, 1936
	Continental Northwest Credit Union, 10200 N. Lombard 97203	March 6, 1956
	Electra Credit Union, 3717 S.E. 17th Avenue 97202	Sept. 5, 1928
	Mail-Well Credit Union, 2515 Mailwell Drive 97222	May 9, 1950
	Multco Employees Credit Union, 2505 S.E. Hawthorne Blvd. 97214	Feb. 15, 1934
	Oregon Central Credit Union, 1805 S.E. Ankeny 97214	June 3, 1937
	Oregon Dari Credit Union, 4520 S.E. Belmont #200, 97215	Oct. 9, 1939
	Oregon Standby Credit Union, 333 S.E. 165th 97233	Oct. 15, 1938
	Oregon Telco Credit Union, 2121 S.W. Fourth Ave. 97201	July 24, 1937
	ORSO Employees' Credit Union, 5531 N.W. Doane 97210	March 23, 1936
	P & S Hospital Employees Credit Union, 1927 N.W. Lovejoy Street 97209	June 27, 1958
	Port of Portland Employees Credit Union, Lloyd Bldg., 700 N.E. Multnomah 97232	Jan. 23, 1974
	Portland Postal Employees Credit Union, 421 S.E. 10th Avenue 97214	June 18, 1928
	Portland Teachers Credit Union, 1720 N.E. 9th St. 97212	Dec. 21, 1932
	Radio Cab Credit Union, 1613 N.W. Kearney 97209	April 23, 1948
	Railway Clerks Credit Union, 917 S.W. Oak St. 97205	July 27, 1928
	Safeway Portland Credit Union, 2537 S.E. Hawthorne Boulevard 97214	Jan. 1, 1981
	Shell Portland Credit Union, 5880 N.W. St. Helens Rd. 97210	June 29, 1956
	Trans Western Credit Union, 11235 N.E. Glisan Street 97220	March 25, 1960
	Western Waxed Paper Employees Credit Union, 3400 N. Marine Drive 97217	April 12, 1935
Salem	Marion and Polk Schools Credit Union, 1900 Hines Street S.E. 97302	Jan. 15, 1936
	Salem Postal Credit Union, 1050 25th Street S.E. 97301	May 6, 1930
	State Employees Credit Union, 1550 State St. 97301	June 17, 1937
	Valley Health Credit Union, 2096 Mission Street 97301	April 19, 1957
Springfield	Food Industries Credit Union, 3030 Gateway Loop 97477	June 16, 1976
	Wood Products Credit Union, 42nd & E Streets 97477	Dec. 17, 1973
Tigard	Portland Federal Employees Credit Union, 6950 S.W. Hampton 97223	Oct. 19, 1936

BRANCH OFFICES OF CREDIT UNIONS

City	Name and Address	Date of Authorization
Albany	Albany Br., Wood Products Credit Union, 2225 Santiam Highway 97321	March 18, 1976
Beaverton	Beaverton Br., Portland Teachers Credit Union, 10700 S.W. Beaverton-Hillsdale Hwy. 97005	Oct. 1, 1971
Bend	Bend Br., Wood Products Credit Union, 1143 N.E. Fourth 97701	Oct. 15, 1974
Cottage Grove	Cottage Grove Br., Wood Products Credit Union, 600 Jefferson Street 97424	Dec. 17, 1973
Eugene	Eugene Br., Oregon Central Credit Union, 541 Willamette Street 97401	May 1, 1974
	Valley River Br., Service Employees of Lane County Credit Union, 752 Goodpasture Island Road 97401	Jan. 1, 1982
	Westside Br., Wood Products Credit Union, 2130 West 6th Avenue 97402	Nov. 25, 1974
Gresham	Gresham Br., Portland Teachers Credit Union, 1220 E. Burnside Road 97030	Nov. 3, 1981
Lake Oswego	Mt. Park Br., Portland Teachers Credit Union, 11830 S.W. Kerr Parkway 97034	June 3, 1981
McMinnville	McMinnville Br., Portland Teachers Credit Union, 2410 McDonald Lane 97128	May 18, 1976
Medford	Medford Br., Wood Products Credit Union, 624 South Riverside 97501	March 21, 1974
North Bend	North Bend Br., Wood Products Credit Union, Hwy. 101 and State St. 97459	Dec. 17, 1973
Oak Grove	Oak Grove Br., Portland Teachers Credit Union, 2915 S.E. Oak Grove Blvd. 97268	Dec. 1, 1975
Portland	Federal Building Br., Portland Federal Employees Credit Union Federal Office Building, 1220 S.W. Third Ave. 97204	June 27, 1975
	Main Office Br., Portland Postal Employees Credit Union, 715 N.W. Hoyt 97209	Oct. 21, 1971
	Multnomah Br., Portland Federal Employees Credit Union, 319 S.W. Pine 97204	Aug. 29, 1977
	Portland Br., State Employees Credit Union, 1220 S.W. Columbia Boulevard 97201	July 1, 1981
	Portland Br., Wood Products Credit Union, 2017 Lloyd Center 97232	Feb. 13, 1976
	Rockwood Br., Portland Teachers Credit Union, 202 S.E. 181st, Suite 204 97233	Sept. 17, 1973
Roseburg	Roseburg Br., Wood Products Credit Union, 2335 Northwest Kline 97470	Oct. 18, 1976
Salem	Salem Br., Food Industries Credit Union, 1095 25th Street S.E. 97301	Oct. 21, 1982
Springfield	Springfield Br., Service Employees of Lane County Credit Union, 1018 Main Street 97477	Nov. 3, 1978

Change in Name or Location:

From	*To*	*Date*
SCHOOL EMPLOYEES OF LANE COUNTY CREDIT UNION 1450 High Street Eugene, Oregon	SERVICE EMPLOYEES OF LANE COUNTY CREDIT UNION 1450 High Street Eugene, Oregon	Jan. 1, 1982
OREGON DARI CREDIT UNION 901 SE Oak #203 Portland, Oregon	OREGON DARI CREDIT UNION 4520 SE Belmont #200 Portland, Oregon	Jan. 29, 1982
FEDERAL-METALS CREDIT UNION 1950 S. Liberty Albany, Oregon	FEDERAL-METALS CREDIT UNION 645 Waverly Drive SE Albany, Oregon	April 9, 1982
TIGARD BRANCH OF PORTLAND TEACHERS CREDIT UNION 11830 SW Kerr Parkway Lake Oswego, Oregon	MT. PARK BRANCH OF PORTLAND TEACHERS CREDIT UNION 11830 SW Kerr Parkway Lake Oswego, Oregon	July 14, 1982
CENTRAL OREGON MEDICAL CREDIT UNION 2500 NE Neff Road Bend, Oregon	CENTRAL OREGON MEDICAL CREDIT UNION 1627 NE 3rd Bend, Oregon	July 27, 1982

Mergers:

U.S. EMPLOYEES OF LANE COUNTY CREDIT UNION, 752 Goodpasture Island Road, Eugene, merged with and into SERVICE EMPLOYEES OF LANE COUNTY CREDIT UNION	Jan. 1, 1982
SALEM PULP & PAPER CREDIT UNION, 315 Commercial Street SE, Salem, merged with and into WOOD PRODUCTS CREDIT UNION	Aug. 6, 1982
OIL HEAT INDUSTRY CREDIT UNION, 4970 SW Griffith Drive, Beaverton, merged with and into TRUCKING INDUSTRY EMPLOYEES FEDERAL CREDIT UNION	Sept. 1, 1982

Liquidation Completed:

EVERGREEN MUTUAL CREDIT UNION	Oct. 6, 1982

CONSOLIDATED REPORTS OF CONDITION

Compiled as of

	Credit Unions	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
Albany	Federal-Metals Credit Union	7,981,475	327,955	5,218,450	1,158,515	122,743	14,809,138	23.84
Beaverton	Oregon Corporate Central Credit Union	3,567,784	1,657,551	100,616,029	20,735	1,459,442	107,321,541	29.29
Bend	Central Oregon Medical Credit Union	58,434	8,003	71,434	1,036	—0—	138,907	14.59
Corvallis	Benton Teachers Credit Union	1,379,716	194	1,741,714	9,459	—0—	3,131,083	14.55
Eugene	Emerald Credit Union	1,035,630	6,535	92,735	18,982	11,851	1,165,733	−.57
Eugene	Service Employees of Lane County Credit Union	26,499,584	2,926,419	9,082,139	2,158,926	368,932	41,036,000	41.54
Eugene	U-Lane-O Credit Union	15,974,678	820,718	6,825,085	1,529,611	1,130,828	26,280,920	18.17
Pendleton	Umatilla County Credit Union	1,446,474	454	796,355	28,636	8,123	2,280,044	29.45
Portland	Broadway Cab Credit Union	167,024	9,099	38,421	1,088	—0—	215,632	13.91
Portland	Carnation Employees Credit Union	424,124	2,443	148,045	789	596	575,997	−2.25
Portland	City of Portland Employees Credit Union	9,155,179	319,646	2,194,945	588,213	68,362	12,326,345	12.47
Portland	Continental Northwest Credit Union	1,709,712	−2,667	951,335	12,375	40,238	2,710,993	35.15
Portland	Electra Credit Union	16,497,127	318,910	5,329,466	440,241	119,360	22,705,104	14.74
Portland	Mail-Well Credit Union	270,580	14,346	80,212	476	—0—	365,614	11.52
Portland	Multco Employees Credit Union	4,693,627	35,864	2,392,046	101,469	153,001	7,376,007	23.90
Portland	Oregon Central Credit Union	10,684,890	55,398	4,438,745	40,042	71,115	15,290,190	20.22
Portland	Oregon Dari Credit Union	1,026,377	4,198	694,030	3,981	16,431	1,745,017	14.47
Portland	Oregon Standby Credit Union	377,589	20,283	180,052	1	—0—	577,925	5.11
Portland	Oregon Teico Credit Union	56,091,224	52,390	18,586,134	3,918,529	1,130,206	79,778,483	9.77
Portland	Orso Employees Credit Union	509,406	8,849	8,078	235	—0—	526,568	8.74
Portland	P & S Hospital Employees Credit Union	199,038	7,014	106,347	237	9,623	322,259	−.90
Portland	Port of Portland Employees Credit Union	261,240	53,408	405	—0—	4,358	319,411	28.49
Portland	Portland Postal Employees Credit Union	12,742,555	456,408	6,495,904	383,381	706	20,078,954	17.77
Portland	Portland Teachers Credit Union	50,403,118	1,201,828	55,419,945	1,082,063	913,027	109,020,001	34.89
Portland	Radio Cab Credit Union	430,888	22,181	408,243	514	—0—	861,806	5.77
Portland	Railway Clerks Credit Union	972,892	26,981	269,403	2,762	3,069	1,275,107	0.03
Portland	Safeway Portland Credit Union	13,215,617	442,197	3,368,637	1,045,111	110,628	18,182,190	15.88
Portland	Shell Portland Credit Union	354,745	35,718	34,191	99	—0—	424,753	0.99
Portland	Trans Western Credit Union	424,512	2,983	362,806	747	4,659	795,706	1.00
Portland	Western Waxed Paper Employees Credit Union	964,592	2,432	204,132	18,003	674	1,189,833	5.32
Salem	Marion and Polk Schools Credit Union	16,575,498	938,057	4,896,752	2,057,363	398,277	24,865,947	23.96
Salem	Salem Postal Credit Union	677,447	35,116	71,410	4,726	—0—	788,699	15.55
Salem	State Employees Credit Union	12,614,589	136,759	3,991,839	304,341	297,603	17,345,131	29.51
Salem	Valley Health Credit Union	1,662,232	20,087	410,794	90,166	16,072	2,199,351	31.88
Springfield	Food Industries Credit Union	3,627,598	33,213	960,805	176,521	25,380	4,823,517	46.38
Springfield	Wood Products Credit Union	37,072,518	1,524,790	5,828,818	2,421,873	764,329	47,612,328	−2.49
Tigard	Portland Federal Employees Credit Union	14,292,341	53,579	867,678	6,101,326	350,522	21,665,446	−9.67
57	Total—State-Chartered Credit Unions	326,042,034	11,579,339	243,183,558	23,722,594	7,600,155	612,127,680	18.26

THREE-YEAR COMPARATIVE

State Chartered

December

GROWTH ANALYSIS	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change	Accounts Payable
31 Dec 1982	326,042,034	11,579,339	243,183,558	23,722,594	7,600,155	612,127,680	18.26	2,026,218
31 Dec 1981	346,116,215	9,597,281	134,967,644	22,146,714	4,779,978	517,607,832	7.33	1,565,047
31 Dec 1980	334,957,939	3,923,440	118,881,883	20,122,577	4,359,947	482,245,786	12.73	2,089,278
Increase between 31 Dec 1982 & 31 Dec 1981	−20,074,181	1,982,058	108,215,914	1,575,880	2,820,177	94,519,848	0.00	461,171
Percent of change	−5.79	20.65	80.17	7.11	58.99	18.26	0.00	29.46

OF STATE CHARTERED CREDIT UNIONS

December 31, 1982

Accounts Payable	Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Regular Reserve	Other Reserves	Undivided Earnings	% of Change
56,026	178,559	22,345	1,253	258,183	13,615,284	352,127	466,264	117,280	57.80
654,208	—0—	339,150	11,530	1,004,888	104,065,709	1,178,715	—0—	1,052,229	53.03
140	—0—	—0—	16,465	16,606	116,240	2,428	557	3,077	−9.65
71	—0—	3,987	—0—	4,058	2,737,685	100,000	171,919	117,421	86.46
6,299	—0—	—0—	—0—	6,299	1,126,974	22,400	8,507	1,553	26.46
9,732	—0—	489,715	203,814	703,261	37,200,295	1,772,665	145,919	1,213,860	33.29
657	128,100	285,193	53,600	467,550	23,870,802	635,094	87,413	1,220,061	20.02
3,562	—0—	—0—	296	3,858	2,106,808	29,253	96,737	43,388	−12.27
2,266	—0—	546	—0—	2,812	167,278	12,624	8,663	24,255	−11.17
1,479	—0—	—0—	941	2,420	488,025	40,976	12,154	32,422	42.29
12,002	—0—	11,075	104,738	127,815	10,119,516	224,367	505,650	1,348,997	29.44
—0—	—0—	23,784	4,615	28,399	2,460,729	112,908	10,221	98,736	34.00
10,709	25,330	280,747	109,001	425,787	20,685,896	922,360	98,997	572,064	89.98
—0—	—0—	—0—	590	590	314,881	6,022	16,000	28,121	30.38
317	—0—	—0—	16,567	16,884	6,379,132	136,324	251,846	591,821	0.65
31,611	3,983	5,416	45,264	86,274	13,968,672	630,885	67,726	536,633	54.32
2,051	—0—	1,282	9,013	12,346	1,434,471	24,206	127,630	146,364	0.74
285	11,000	—0—	10,168	21,453	470,332	35,581	25,000	25,559	35.18
20,370	5,000,000	54,730	10,849	5,085,949	69,361,975	3,854,727	472,548	1,003,284	−.19
8,403	13,000	—0—	430	21,833	439,022	10,401	22,200	33,112	16.92
606	—0—	—0—	—0—	606	267,393	22,628	1,465	29,867	28.63
729	10,000	5,238	3,477	19,444	279,115	8,454	1,367	11,031	85.27
17,022	—0—	11,665	32,413	61,100	17,488,916	936,761	453,968	1,138,209	46.78
310,449	650	—0—	17,786	328,885	101,050,778	3,040,989	1,825,591	2,773,758	21.07
1,338	—0—	—0—	500	1,838	719,473	15,065	36,000	89,430	3.99
59	—0—	—0—	1,722	1,781	1,159,042	67,124	17,197	29,963	13.65
3,029	310,259	9,665	22,587	345,540	15,989,095	675,112	77,335	1,095,108	506.56
—0—	—0—	—0—	177	177	361,048	18,671	17,298	27,559	−12.17
873	—0—	12,075	2,045	14,998	688,870	14,963	53,860	23,015	−31.94
4,949	—0—	—0—	8,100	13,049	1,085,025	40,406	5,743	45,610	116.00
368,955	—0—	196,876	30,701	596,532	23,600,976	529,751	93,711	44,977	86.27
10,000	—0—	—0—	900	10,900	643,816	41,064	4,172	88,747	35.53
141,750	—0—	3,362	—0—	145,112	16,433,918	440,933	159,203	165,965	74.88
3,239	—0—	16,306	5,454	24,999	2,127,892	32,218	9,061	5,181	1,686.55
—0—	—0—	76,024	11,937	87,961	4,526,203	137,634	18,404	53,315	−20.96
310,614	312,299	—0—	288,635	911,548	43,563,070	1,500,000	999,718	637,992	53.49
32,413	2,924,648	114,052	—0—	3,071,113	17,885,777	326,874	371,106	10,576	0.00
2,026,218	8,917,828	1,963,233	1,025,568	13,932,847	559,020,433	17,962,710	6,741,150	14,480,540	35.56

ROWTH ANALYSIS

redit Unions

, 1982

Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Regular Reserve	Other Reserves	Undivided Earnings	% of Change
8,917,828	1,963,233	1,025,568	13,932,847	559,020,433	17,962,710	6,741,150	14,480,540	35.56
14,311,201	1,393,627	1,759,652	19,029,527	463,355,336	17,777,932	6,763,595	10,681,442	57.34
18,719,246	1,054,618	1,003,957	22,867,099	429,668,343	22,039,291	882,547	6,788,506	3.12
−5,393,373	569,606	−734,084	−5,096,680	95,665,097	174,773	−22,445	3,799,098	0.00
−37.68	40.87	−41.71	−26.78	20.64	0.98	−.33	35.56	0.00

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE CHARTERED CREDIT UNIONS AND THREE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	1980	1981	1982	% OF CHANGE	PERCENT OF TOTAL OPERATING INCOME 1980	1981	1982
OPERATING INCOME:							
Interest on loans (gross)	38,094,394	45,400,510	45,112,294	−.63	76.77	72.55	61.42
Less: Interest refunded	48,586	28,267	110,150	289.67	0.09	0.04	0.14
Income from investments	10,942,812	16,197,460	27,367,694	68.96	22.05	25.88	37.26
Other operating income	627,635	1,001,864	1,076,681	7.46	1.26	1.60	1.46
Total gross income	49,616,255	62,571,567	73,446,519	17.38	100.00	100.00	100.00
OPERATING EXPENSES:							
Employee compensation	5,212,511	6,346,301	7,020,307	10.62	10.50	10.14	9.55
Employee benefits	993,977	1,268,679	1,539,250	21.32	2.00	2.02	2.09
Travel and conference expense	223,532	263,212	276,680	5.11	0.45	0.42	0.37
Association dues	154,918	197,077	192,042	−2.55	0.31	0.31	0.26
Office occupancy expense	878,315	1,176,176	1,297,831	10.34	1.77	1.87	1.76
Office operations expense	1,936,968	2,875,591	3,413,662	18.71	3.90	4.59	4.64
Educational and promotional expense	385,508	381,106	488,847	28.27	0.77	0.60	0.66
Loan servicing expense	248,698	306,797	271,966	−11.35	0.50	0.49	0.37
Professional and outside services	1,361,228	1,244,725	1,368,980	9.98	2.74	1.98	1.86
Provision for loan losses	995,803	1,358,574	1,517,424	11.69	2.00	2.17	2.06
Member Insurance	1,121,211	1,242,717	1,324,155	6.55	2.25	1.98	1.80
Operating fees	145,194	133,501	105,111	−21.26	0.29	0.21	0.14
Interest on borrowed money	2,160,627	1,498,185	757,652	−49.42	4.35	2.39	1.03
Annual meeting expense	49,739	53,482	57,122	6.80	0.10	0.08	0.07
Miscellaneous operating expenses	224,129	342,692	262,739	−23.33	0.45	0.54	0.35
Total operating expenses	16,092,358	18,688,815	19,893,768	6.44	32.43	29.86	27.08
Net Operating Income (Loss)	33,523,897	43,882,752	53,552,751	22.03	67.56	70.13	72.91
NON-OPERATING GAINS (LOSSES):							
Gain (Loss) on investments	0	0	−168,973	100.00	0.00	0.00	−.23
Gain (Loss) on assets	−16,707	2,353	3,188	35.48	−.03	0.00	0.00
Other non-operating income	−2,226	−132,997	346,645	−360.64	0.00	−.21	0.47
Total Net Income (Loss) before dividends	33,504,964	43,752,108	53,733,611	22.81	67.52	69.92	73.16
ALLOCATION OF NET INCOME (LOSS):							
(Less) Req. Transfer to reserve	2,255,302	1,536,273	373,470	−75.68	4.54	2.45	0.50
(Less) Req. Transfer to special reserve	0	312,489	1,171,563	274.91	0.00	0.49	1.59
Dividends and Interest on deposits	30,764,006	39,860,616	49,582,110	24.38	62.00	63.70	67.50
Change to undivided earnings	485,656	2,042,730	2,606,468	27.59	0.97	3.26	3.54

LICENSEES OPERATING UNDER THE PAWNBROKERS ACT

Number of Licensees as of December 31, 1982 — 13

City	Name and Address	License No.
Brookings	Brookings Pawn Shop, 1240 D Chetco Avenue 97415	P-241
Central Point	Gorden's Pawnbroker, 327 E. Pine Street 97502	P-236
Grants Pass	Wonderland Enterprises, Inc., 120 S.W. "M" Street 97526	P-234
Klamath Falls	Gregory J. Cheyne, 611 Klamath Avenue 97601	P-242
	Scott Loan Co., 625 Klamath Avenue 97601	P-206
Ontario	The Outdoorsman, Inc., 230 North Oregon Street 97914	P-214
Portland	A & A Chalet Pawn-Brokers, Inc., 10309 S.E. 82nd Street 97266	P-237
	Agee's Diamond Loan and Broker's Co., 299 S.W. Alder Street 97204	P-235
	Coast Loan Office, Inc., 514 S.W. Third Avenue 97204	P-227
	H & B Jewelry & Loan Company, 526 S.W. Third Avenue 97204	P-226
	J.D.'s Gun & Pawn, 7931 N.E. Glisan 97213	P-240
Salem	Star Exchange Loan Office, 201 Commercial Street N.E. 97301	P-239
	The Pawn Shop, 3820 Silverton Road N.E. 97303	P-230

SUMMARY OF ANNUAL REPORTS

December 31, 1982

Analysis of Loans	Number of Loans	Aggregate Amount of Loans
Loans outstanding at close of December 31, 1981	25,123	$1,254,129
Loans Purchased	228	5,795
Plus loans made and refinanced during the year	66,916	3,308,407
Totals	92,267	$4,568,331
Less Loans cancelled during the year:		
Redeemed	56,810	2,943,706
Forfeited	11,227	385,330
Charged off as loss	80	3,055
Total loans cancelled	68,117	$3,332,091
Loans outstanding at close of December 31, 1982	24,150	$1,236,240
Gross interest revenue collected on loans during the year		$ 409,106

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT

Number of Licensees 190
Current as of December 31, 1982

ALBANY
BarclaysAmerican/Financial, Inc., 208 West Second Avenue 97321
Credithrift of America, Inc., 125 West Second Avenue 97321
Dial Finance Company of Oregon, 1958 E. Pacific Blvd. 97321
Transamerica Financial Services, 214 Hickory N.W. 97321

BAKER
Baker County Finance Company, 1920 Washington Street 97814
BarclaysAmerican/Financial, Inc., 1932 First Street 97814

BEAVERTON
Avco Financial Services of Oregon, Inc., 4255 S.W. Cedar Hills Blvd. 97005
C.I.T. Financial Services, Inc., 9955 S.W. Beaverton-Hillsdale Hwy., Suite 125, 97005
City Consumer Services, 3827 S.W. Hall 97005
Custom Credit Co., Inc., 11355 S.W. Canyon Road 97075
Dial Finance Company of Oregon, 3001 S.W. Cedar Hills Blvd. 97005
Finance One of Oregon, Inc., 4175 S.W. Cedar Hills Blvd., Suite D 97005
Household Finance Corporation, 2865 S.W. Cedar Hills Blvd., Suite 1203, 97005
Mellon Financial Services Corporation, 12570 S.W. First Street 97005
Rainier Credit Company, 3877 S.W. Hall Blvd. 97005
United Finance Co., Beaverton, 10095 S.W. Beaverton-Hillsdale Hwy. 97005
U.S. Creditcorp, 9340 S.W. Beaverton-Hillsdale Highway, Suite 5, 97005
West Beneficial Finance, Inc., 2645 S.W. Cedar Hills Blvd. 97005

BEND
Associates Financial Services Company of Oregon, Inc., 1230 N.E. Third Street 97701
BarclaysAmerican/Financial, Inc., 1199 Wall Street 97709
Beneficial Finance Co. of Oregon, 809 Wall Street 97701
Credithrift of America, Inc., No. 2, 1814 N.E. First Street 97701

CLACKAMAS
Household Finance Corporation, Greenhouse Square Shopping Center, 16246 S.E. 82nd Drive 97015
Transamerica Financial Services, 15431 S.E. 82nd Drive, Suite E 97015

COOS BAY
Credithrift of America, Inc., 814 Newmark Avenue 97420
Household Finance Corporation, 598 North Broadway 97420
Mellon Financial Services Corporation, 1165 Newmark Street 97420
Transamerica Financial Services, 242 S. Broadway 97420

CORVALLIS
Credithrift of America, Inc., No. 5, 563 N.W. Monroe 97330
Mellon Financial Services Corporation, 900 N.W. Kings Blvd. 97330

EUGENE
Associates Financial Services Company of Oregon, Inc., 1142 Willagillespie Rd., Suite 11, 97401
Avco Financial Services of Oregon, Inc., 155 Silver Lane 97404
BarclaysAmerican/Financial, Inc., 804 Olive Street 97401
C.I.T. Financial Services, Inc., 1546 Coburg Road 97401
Commercial Credit Corporation, 20 East 18th Street 97401
Credithrift of America, Inc., No. 2, 2848 Willamette Street 97405
Dial Finance Company of Oregon, 1144 Willagillespie Road, Suite 4, 97401
Household Finance Corporation, 290 Valley River Shopping Center 97402
Mellon Financial Services Corporation
141 E. 11th Avenue 97401
1416 Orchard Street 97403
Northwest Industrial Loan Company, 107 Oakway Mall, Suite H 97402
Rainier Credit Company, 1244 Walnut Street 97440
Reliable Credit Association, Inc., 365 Coburg Road 97401
South Finance Co. Inc., 315 East 13th 97401
Transamerica Financial Services, 1500 Valley River Drive, Suite 303, 97440
United Finance Co., Eugene, 285 Valley River Center 97402
U.S. Creditcorp, 32 Oakway Mall 97401
West Beneficial Finance, Inc., 814 Charnelton Street 97401

FOREST GROVE
Credithrift of America, Inc., 1928 21st Avenue 97116

GLADSTONE
United Finance Co., Gladstone, 18431 S.E. McLoughlin Blvd. 97027

GRANTS PASS
Transamerica Financial Services, 202 S.W. 6th Street 97526
United Finance Co., Grants Pass, 1455 N.E. Sixth Street 97526

GRESHAM
Associates Financial Services Company of Oregon, Inc., 1025 E. Powell Boulevard 97030
BarclaysAmerican/Financial, Inc., 1230 E. Burnside Road 97030
City Consumer Services, Inc., 1217 N.E. Burnside, Building D, Suite 802, 97030
Credithrift of America, Inc., No. 3, 505 N.E. Second Avenue 97030
Dial Finance Company of Oregon, 305 N. Main Street 97030
West Beneficial Finance, Inc., 1665 Northeast Division Street 97030

HERMISTON
Transamerica Financial Services, 1050 North First Street 97838
West Beneficial Finance, Inc., 333 Main Street 97838

HILLSBORO
BarclaysAmerican/Financial, Inc., 333 S.E. Third Street 97123
Mellon Financial Services Corporation, 826 S.E. Oak Street 97123
Security Finance Co., 188 S.E. Fourth Avenue 97123

KLAMATH FALLS
Mellon Financial Services Corporation, 115 N. Tenth Street 97601
Moyer Investment Company, 531 South Sixth Street 97601
Suburban Finance Company, 3928 South Sixth Street 97601
Transamerica Financial Services, 121 S. Ninth Street 97601

LA GRANDE
Community Financial Services, 111 Elm Street 97850

LAKE OSWEGO
City Consumer Services, Inc., 16325 S.W. Boones Ferry Road 97034
Lake Oswego Credit Corporation, 16269 S.W. Bryant Road 97034

LEBANON
Dial Finance Company of Oregon, 745 Main Street 97355
West Beneficial Finance, Inc., 744 Main Street 97355

McMINNVILLE
Credithrift of America, Inc., No. 2, 2420 McDonald Lane 97128
United Finance Co. of McMinnville, 135 N. Baker Street 97128
West Beneficial Finance, Inc., 1641 Highway 99 West, Space B-10, 97128

MEDFORD
Aetna Finance Company, 2640 B Barnett Road 97501
Associates Financial Services Company of Oregon, Inc., 237 E. Main St. 97501
C.I.T. Financial Services, Inc., 1080 Biddle Road 97501
Commercial Credit Corporation, 275 Barnett Road 97501
Credithrift of America, Inc., No. 3, 206 S. Central Avenue 97501
Dial Finance Company of Oregon, 328 North Central 97501
Household Finance Corporation, 111 East Main Street 97501
Mellon Financial Services Corporation, 703 Medford Shopping Center 97501
Transamerica Financial Services, 1430 E. McAndrews Road 97501
United Finance Co., Medford, 2743 North Pacific Highway 97501
U.S. Creditcorp, 259 Barnett Road, Suite #1, 97501

MILWAUKIE
BarclaysAmerican/Financial, Inc., 10817 S.E. Main Street 97222
City Consumer Services, Inc., 16239 S.E. McLoughlin Blvd. 97222
Credithrift of America, Inc., No. 3, 10655 S.E. 42nd Avenue 97222
Dial Finance Company of Oregon, 10659 S.E. Price-Fuller Road 97222
Mellon Financial Services Corporation, 16200 S.E. McLoughlin Blvd. 97222
West Beneficial Finance, Inc., 17060 S.E. McLoughlin Blvd. 97222

NORTH BEND
Associates Financial Services Company of Oregon, Inc., 2263 Newmark St. 97459

ONTARIO
BarclaysAmerican/Financial, Inc., 1159 S.W. 4th Avenue 97914

OREGON CITY
Avco Financial Services of Oregon, Inc., 133 Oregon City Shopping Center 97045
Credithrift of America, Inc., 901 Molalla Avenue 97045

PENDLETON
Aetna Finance Company, 25 S.E. Dorion Avenue 97801
Household Finance Corporation, 1904 S.W. Court Street 97801

PORTLAND
Aetna Finance Company
10101 S.W. Barbur Blvd. 97219
510 S.E. 82nd Avenue 97266
10412 82nd Street 97266
Allstate Enterprises Financial Corporation, 12323 S.W. 66th Avenue 97223
American Credit Corporation, 6643 N.E. Glisan Street 97213
American Express Travel Related Services Company, Inc., 1100 S.W. 6th Street 97204
Associates Financial Services Company of Oregon, Inc.
5110 N.E. Sandy Blvd. 97213
10588 S.E. Washington 97216
Avco Financial Services of Oregon, Inc., 4018 S.E. 82nd Avenue 97266
BarclaysAmerican/Financial, Inc.
10591 S.E. Stark Street 97216
8201 S.W. Barbur Blvd. 97223
18615 E. Burnside Street 97233
8523 N. Lombard Street 97203
3010 N.E. Broadway 97232

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT—Continued

BIC Financial Services, Inc.
1220 S.W. Morrison Street 97205
500 N.E. Multnomah, Suite 639, 97232
Blake & Neal Loan Co., 1939 E. Burnside Street 97214
Caldwell Acceptance Corporation, 811 S.E. Stark Street 97214
C.I.T. Financial Services, Inc., 6749 N.E. Sandy Blvd. 97213
Citicorp Person-to-Person Financial Center, Inc.
111 S.W. Columbia, Suite 200, 97201
1521 N.E. 122nd Avenue 97230
11505 S.W. Pacific Highway 97223
Commercial Credit Corporation, 1616 N.E. Broadway 97212
Cook-Aero Industrial, Inc., 2328 Lloyd Center 97232
Credithrift of America, Inc., 8383 N.E. Sandy Blvd., Suite 201, 97220
Credithrift of America, Inc., No. 4
5334 S.W. Beaverton-Hillsdale Hwy. 97221
4721 S.E. Woodstock Blvd. 97206
Dial Finance Company of Oregon, 615 S.E. 162nd Avenue 97233
Dye Finance Company, 418 S.W. Washington Street 97204
Ferrous Financial Services Co., 4705 N.E. Columbia Blvd. 97208
Finance One of Oregon, Inc., 4340 N.E. Sandy Blvd. 97213
FinanceAmerica Corporation, 9011 S.W. Beaverton-Hillsdale Hwy. 97225
Ford Motor Credit Company, 1618 S.W. First Avenue #213, 97201
Franklin Service Corporation, One S.W. Columbia, Suite 460, 97258
GECC Financial Services, 2525 S.W. 3rd 97207
Household Finance Corporation
832 N.E. Broadway 97212
10116 S.E. Washington 97216
Lockhart Financial Services, 1926 N.E. Sandy Blvd. 97232
Mellon Financial Services Corporation
3815 N.E. Tillamook Street 97212
4229 S.E. 82nd Drive 97266
9955 S.E. Washington Street 97216
The Mortgage Exchange, 5200 S.W. Macadam Avenue 97201
Old National Financial Services, Inc., 5331 S.W. Macadam Avenue 97201
Rainier Credit Company 4445 S.W. Barbur Blvd., Suite A-100, 97201
Reliable Credit Association, Inc., 1195 S.E. Powell Blvd. 97242
S & W Finance, Inc., 11142 N.E. Halsey Street 97220
Simmons Credit Co., 1023 N.E. Union Avenue 97232
Transamerica Financial Services
7931 N.E. Halsey, Suite 211, 97213
6443 S.W. Beaverton-Hillsdale Hwy. 97221
825 N.E. Multnomah Street, Suite 1055, 97232
United Finance Co., 515 E. Burnside Street 97214
United Finance Co., Gateway, 1424 N.E. 102nd Avenue 97220
Universal Financial Services, Inc., 5600 N.E. Glisan St. 97213
U.S. Creditcorp
235 N.E. 122nd Avenue 97230
101 S.W. Main, Suite 960, 97204
West Beneficial Finance, Inc., 2150 N.E. 82nd Avenue 97204

REDMOND
BarclaysAmerican/Financial, Inc., 425 S. Sixth Street 97756
U.S. Creditcorp, 1655 S.W. Odem Medo 97756

ROSEBURG
Household Finance Corporation, 1350-62 North Stephens Street 97470
Mellon Financial Services Corporation, 423 S.E. Jackson 97470
Transamerica Financial Services, 34 Garden Valley Shopping Center 97470
United Finance Co., Roseburg, 729 S.E. Washington Street 97470

SALEM
Aetna Finance Company, 982 Lancaster Drive N.E. 97301
Associates Financial Services Company of Oregon, Inc., 3000 Market Plaza N.E., #150, 97303
BarclaysAmerican/Financial, Inc.
455 High Street N.E. 97308
2655 Commercial Street S.E. 97302
Beneficial Finance Co. of Oregon, 1993 Lancaster Drive N.E. 97308
C.I.T. Financial Services, Inc., 3284 Lancaster Drive N.E. 97303
Citicorp Person-to-Person Financial Center, Inc., 831 Lancaster Dr. N.E. 97301
Commercial Credit Corporation, 640 High Street N.E. 97306
Credithrift of America, Inc., No. 5, 388 Chemeketa Street N.E. 97301
Dial Finance Company of Oregon, 508 State Street 97301
Finance One of Oregon, Inc., 395 State Street 97301
Household Finance Corporation, 3000 Market Street N.E. 97303
Mellon Financial Services Corporation, 342 Capitol Street N.E. 97301
Rainier Credit Company, 3415 Commercial S.E., Suite J 97302
Transamerica Financial Services, 530 Center Street N.E. 97308
United Finance Co. of Salem, 654 Lancaster Drive N.E. 97309
U.S. Creditcorp, 856 Lancaster Drive S.E. 97302

SEASIDE
United Finance Co. of Seaside, 314 Avenue "A" 97138

SPRINGFIELD
Aetna Finance Company, 5507 East Main Street 97477
Brandt Finance Company, 806-A North "A" Street 97477
Land Associates Finance, 204 N. 5th Street 97477
West Beneficial Finance, Inc., 444 Main Street 97477

TALENT
Capital Finance and Investment, 306 E. Main Street 97540

THE DALLES
Apex Finance Company, 516 East Second St. 97058
Credithrift of America, Inc., No. 2, 1254 West Sixth Street 97058
Transamerica Financial Services, 700 Union Street 97058

TIGARD
Associates Financial Services Company of Oregon, Inc., 13975 S.W. Pacific Highway 97223
United Finance Co. of Tigard, 12202 S.W. Main Street 97223

WEST LINN
BIC Financial Services, Inc., 18654 S. Pacific Hwy. 97068

WOODBURN
Western Finance Co. of Woodburn, 563 Front Street 97071

CONSUMER FINANCE LICENSEES

The following licenses were issued during 1982:

Finance One of Oregon, Inc. ..... February 1, 1982
4175 S.W. Cedar Hills Boulevard, Suite D, Beaverton, OR

Finance One of Oregon, Inc. ..... February 1, 1982
36 E. 1st Street, Coquille, OR

Finance One of Oregon, Inc. ..... February 1, 1982
306 Main Street, Dallas, OR

Finance One of Oregon, Inc. ..... February 1, 1982
272 S. Oregon Street, Ontario, OR

Finance One of Oregon, Inc. ..... February 1, 1982
4340 N.E. Sandy Boulevard, Portland, OR

Finance One of Oregon, Inc. ..... February 1, 1982
252 N. Claypool, Prineville, OR

Finance One of Oregon, Inc. ..... February 1, 1982
395 State Street, Salem, OR

South Finance Co., Inc. ..... February 22, 1982
1850 Oak Street, #1, Eugene, OR

Custom Credit Co., Inc. ..... March 24, 1982
11355 S.W. Canyon Road, Beaverton, OR

Community Financial Services ..... June 18, 1982
1422 Jefferson, La Grande, OR

Transamerica Financial Services ..... August 6, 1982
700 Union Street, The Dalles, OR

Capital Finance and Investment ..... September 29, 1982
306 E. Main Street, Talent, OR

BarclaysAmerican/Financial, Inc. ..... October 4, 1982
1159 S.W. 4th Avenue, Ontario, OR

Household Finance Corporation ..... October 5, 1982
1350-62 North Stephens Street, Roseburg, OR

American Express Travel Related Services Company, Inc. ..... October 14, 1982
1100 S.W. 6th Street, Portland, OR

Aetna Finance Company ..... October 25, 1982
2640 B. Barnett Road, Medford, OR

Aetna Finance Company ..... November 22, 1982
982 Lancaster Drive N.E., Salem, OR

The following licenses were surrendered during 1982:

Freedom Financial Services Corporation ..... January 20, 1982
1163 Valley River Drive, Eugene, OR

West Beneficial Finance, Inc. ..... January 25, 1982
344 E. Main Street, Ashland, OR

Public Finance Corporation ..... February 1, 1982
4175 S.W. Cedar Hills Boulevard, Suite D, Beaverton, OR

Public Finance Corporation ..... February 1, 1982
36 E. 1st Street, Coquille, OR

Public Finance Corporation ..... February 1, 1982
306 Main Street, Dallas, OR

Public Finance Corporation ..... February 1, 1982
272 S. Oregon Street, Ontario, OR

Public Finance Corporation ..... February 1, 1982
4340 N.E. Sandy Boulevard, Portland, OR

Public Finance Corporation ..... February 1, 1982
252 North Claypool, Prineville, OR

Public Finance Corporation ..... February 1, 1982
395 State Street, Salem, OR

West Beneficial Finance, Inc. ..... February 2, 1982
111 Elm Street, La Grande, OR

Van Hyning Logging Co. ..... February 8, 1982
26930 Salmon River Highway, Willamina, OR

Dial Finance Company of Oregon ..... February 8, 1982
1441 Oak Street, Store #1, Eugene, OR

West Beneficial Finance, Inc. ..... February 10, 1982
802 Main Street, Cottage Grove, OR

Household Finance Corporation ..... February 22, 1982
603 Main Street, Cottage Grove, OR

West Beneficial Finance, Inc. ..... February 22, 1982
320 S.W. Coast Highway, Newport, OR

South Finance Company ..... February 22, 1982
1850 Oak Street, #1, Eugene, OR

Commercial Factors of Portland, Inc. ..... March 10, 1982
4800 S.W. Macadam, Portland, OR

Rankin Finance Company ..... March 10, 1982
830 Weatherly Building, Portland, OR

West Beneficial Finance, Inc. ..... March 11, 1982
1611 Virginia Avenue, North Bend, OR

Associates Financial Services Company of Oregon, Inc. ..... April 6, 1982
817 Main Street, Oregon City, OR

Transamerica Financial Services ..... April 12, 1982
1212½ Adams Avenue, La Grande, OR

Finance One of Oregon, Inc. ..... April 15, 1982
306 Main Street, Dallas, OR

Avco Financial Services of Oregon, Inc. ..... April 15, 1982
18961 S.W. 84th Street, Tualatin, OR

Credithrift of America, Inc. ..... April 26, 1982
1301-D N.E. 6th Street, Grants Pass, OR

Rainier Credit Company ..... May 5, 1982
8056 S.E. Harold Street, Portland, OR

Dial Finance Company of Oregon ..... May 6, 1982
2005 S.E. 82nd Avenue, Portland, OR

Freedom Financial Services Corporation ..... May 18, 1982
5832 N.E. Union Avenue, Portland, OR

City Consumer Services, Inc. ..... June 8, 1982
12143 N.E. Halsey, Portland, OR

United Finance Co. of Oswego ..... June 8, 1982
388 North State Street, P.O. Box 503, Lake Oswego, OR

United Finance Co. of Foster-Powell ..... June 8, 1982
4716 S.E. Powell Boulevard, Portland, OR

Finance One of Oregon, Inc. ..... June 11, 1982
36 E. 1st Street, Coquille, OR

Finance One of Oregon, Inc. ..... June 11, 1982
272 S. Oregon Street, Ontario, OR

C.I.T. Financial Services, Inc. ..... June 18, 1982
432 So. 7th Street, Klamath Falls, OR

C.I.T. Financial Services, Inc. ..... June 21, 1982
North Roseburg Shopping Center, 1350-62 N.E. Stephens, Roseburg, OR

West Beneficial Finance, Inc. ..... June 29, 1982
3012 Pacific Avenue, Forest Grove, OR

C.I.T. Financial Services, Inc. ..... July 27, 1982
1159 S.W. 4th Avenue, Ontario, OR

BarclaysAmerican/Financial, Inc. ..... August 16, 1982
4780 River Road N., Salem, OR

GECC Financial Services ..... August 16, 1982
215 S.E. 102nd, Portland, OR

Finance One of Oregon, Inc. ..... October 13, 1982
252 N. Claypool, Prineville, OR

Transamerica Financial Services ..... November 15, 1982
402 Oak Street, Hood River, OR

Old National Financial Services, Inc. ..... November 22, 1982
51 82nd Drive, Gladstone, OR

Household Finance Corporation ..... December 10, 1982
61 West Eighth Avenue, Eugene, OR

Associates Financial Services Company of Oregon, Inc. ..... December 13, 1982
4565 North Channel Avenue, Portland, OR

Household Finance Corporation ..... December 31, 1982
20 S.E. Main Street, Winston, OR

Changes in name or location by licensees during 1982:

From	*To*	*Date*
TRANSAMERICA FINANCIAL SERVICES 132 S. Central Avenue Medford, Oregon	TRANSAMERICA FINANCIAL SERVICES 1430 E. McAndrews Road Medford, Oregon	Feb. 24, 1982
FREEDOM FINANCIAL SERVICES CORPORATION 50 West 13th Avenue Eugene, Oregon	FREEDOM FINANCIAL SERVICES CORPORATION 141 E. 11th Avenue Eugene, Oregon	Mar. 29, 1982
FREEDOM FINANCIAL SERVICES CORPORATION 3724 N.E. Broadway Portland, Oregon	FREEDOM FINANCIAL SERVICES CORPORATION 3815 N.E. Tillamook Street Portland, Oregon	Mar. 29, 1982
CREDITHRIFT OF AMERICA, INC., NO. 2 57 West 29th Avenue, Suite #2 Eugene, Oregon	CREDITHRIFT OF AMERICA, INC., NO. 2 2848 Willamette Street Eugene, Oregon	Apr. 26, 1982
FORD MOTOR CREDIT COMPANY Riviera Plaza 1618 S.W. First Avenue, Suite 218 Portland, Oregon	FORD MOTOR CREDIT COMPANY Riviera Plaza 1618 S.W. First Avenue, Suite 213 Portland, Oregon	May 11, 1982
TRANSAMERICA FINANCIAL SERVICES 2038 N.E. 40th Portland, Oregon	TRANSAMERICA FINANCIAL SERVICES 825 N.E. Multnomah Street Portland, Oregon	June 2, 1982
COMMUNITY FINANCIAL SERVICES 1422 Jefferson La Grande, Oregon	COMMUNITY FINANCIAL SERVICES 111 Elm Street La Grande, Oregon	June 30, 1982
FREEDOM FINANCIAL SERVICES CORPORATION 14 Branches	MELLON FINANCIAL SERVICES CORPORATION	July 1, 1982
TRANSAMERICA FINANCIAL SERVICES 176 Liberty Street S.E. Salem, Oregon	TRANSAMERICA FINANCIAL SERVICES 530 Center Street N.E. Salem, Oregon	July 8, 1982
AETNA FINANCE COMPANY 4225 S.W. Huber Street, Suite C Portland, Oregon	AETNA FINANCE COMPANY 10101 S.W. Barbur Boulevard Portland, Oregon	July 21, 1982
RAINIER CREDIT COMPANY 3278-B Lancaster Drive Salem, Oregon	RAINIER CREDIT COMPANY 3415 Commercial S.E., Suite J Salem, Oregon	Sept. 1, 1982
TRANSAMERICA FINANCIAL SERVICES 1133 Willamette Street Eugene, Oregon	TRANSAMERICA FINANCIAL SERVICES 1500 Valley River Drive, Suite 303 Eugene, Oregon	Sept. 28, 1982
CITY CONSUMER SERVICES, INC. 3875 S.W. Hall Boulevard Beaverton, Oregon	CITY CONSUMER SERVICES, INC. 3827 S.W. Hall Boulevard Beaverton, Oregon	Oct. 14, 1982
AETNA FINANCE COMPANY (City correction) 10412 82nd Street S.E. Clackamas, Oregon	AETNA FINANCE COMPANY 10412 82nd Street S.E. Portland, Oregon	Dec. 3, 1982
BARCLAYSAMERICAN/FINANCIAL, INC. 326 S.E. 82nd Avenue Portland, Oregon	BARCLAYSAMERICAN/FINANCIAL, INC. 10591 S.E. Stark Street Portland, Oregon	Dec. 6, 1982
GECC FINANCIAL SERVICES 8835 S.W. Canyon Lane, Suite 400 Portland, Oregon	GECC FINANCIAL SERVICES 2525 S.W. 3rd Portland, Oregon	Dec. 6, 1982
TRANSAMERICA FINANCIAL SERVICES 4848 N.E. 102nd Avenue Portland, Oregon	TRANSAMERICA FINANCIAL SERVICES 7931 N.E. Halsey, Suite 211 Portland, Oregon	Dec. 6, 1982
SOUTH FINANCE CO., INC. 1850 Oak Street, Suite 1 Eugene, Oregon	SOUTH FINANCE CO., INC. 315 East 13th Eugene, Oregon	Dec. 17, 1982
TRANSAMERICA FINANCIAL SERVICES 148 Main Street Hermiston, Oregon	TRANSAMERICA FINANCIAL SERVICES 1050 North First Street Hermiston, Oregon	Dec. 20, 1982

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED REPORTS
As of December 31, 1982
Number of Licensees—190

ASSETS		
Loans—Consumer Finance Act		$453,393,153
Other receivables		162,113,140
Cash on hand and in banks		2,629,493
Real estate less depreciation		16,684,569
Office equipment and automobiles		2,419,248
Deferred charges		5,042,505
Other consumer finance assets		5,068,328
All other assets (combined)		7,867,306
Total assets		$655,217,742
LIABILITIES AND CAPITAL		
Bank Debt		$119,664,840
Debentures or Public Debt		14,281,121
Other Liabilities		364,801,770
Reserve for Bad Debts:		
Loan Reserves for Prior Year	$ 14,714,309	
Additions from Undivided Profits	12,288,012	
Recoveries	1,439,630	
Less Losses	13,920,703	
Balance—Reserve for Bad Debts		14,521,248
Capital (if corporation)	49,751,038	
Surplus and Undivided Profits	89,182,676	
Capital Reserves	3,015,049	
Total Capital		141,948,763
Total Liabilities and Capital		$655,217,742

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED STATEMENTS
OF INCOME AND EXPENSE

For Period from January 1, 1982 to December 31, 1982

Number of Licensees—190

Income:	
Interest on consumer finance loans	$ 86,923,173
Interest on other receivables	23,063,237
Collections on loans	284,990
Collections on other receivables	91,994
Other income	4,230,183
Total Income	$114,593,577
Expenses:	
Advertising	$ 1,183,738
Auditing	179,582
Bad Debts:	
Bad debts charged off to expense	2,380,673
Addition to reserve for bad debts	9,655,873
Depreciation	670,146
Insurance and fidelity bonds	243,784
Legal fees	715,736
Postage and express	471,182
Printing, stationery and supplies	525,008
Rent, light, heat and janitor	2,319,744
Salaries	12,114,725
Supervision and administration	5,409,749
Income taxes	4,004,459
All other taxes and license fees	793,728
Telephone and telegraph	1,276,220
Travel and automobile expense	620,574
Other expenses	6,960,702
Total expenses—excluding interest	$ 49,525,623
Net earnings before interest paid	65,067,954
Less interest paid on borrowed money	67,530,337
Net earnings after interest paid	$ −2,462,383

ANALYSIS OF LOANS UNDER CONSUMER FINANCE ACT

For period from January 1, 1982 to December 31, 1982

	Number of Accounts	Per Cent of Total	Amount	Per Cent of Total
Total loans outstanding on December 31, 1981	84,285		$431,760,534	
Loans made during the period:				
(a) Loans of $500.00 or less	2,993	7.09	$ 1,003,517	0.56
(b) Loans of $500.01 to $1,000	8,537	20.23	6,166,438	3.48
(c) Loans of $1,000.01 to $2,000	11,946	28.31	17,097,101	9.64
(d) Loans of $2,000.01 to $3,000	7,407	17.55	17,978,043	10.14
(e) Loans of $3,000.01 to $4,000	2,854	6.76	9,781,571	5.52
(f) Loans of $4,000.01 to $5,000	976	2.31	4,414,664	2.49
(g) Loans of $5,000.01 to $10,000	2,746	6.51	19,322,604	10.90
(h) Loans of $10,001 to $15,000	1,513	3.59	18,536,683	10.46
(i) Loans of $15,001 to $20,000	1,095	2.59	19,509,178	11.01
(j) Loans of $20,001 to $25,000	886	2.10	19,944,023	11.25
(k) Loans of $25,001 to $30,000	528	1.25	14,450,174	8.15
(l) Loans of $30,001 to $35,000	327	0.77	10,494,074	5.92
(m) Loans of $35,001 to $40,000	133	0.32	4,978,449	2.81
(n) Loans of $40,001 to $45,000	96	0.23	4,063,148	2.29
(o) Loans of $45,001 to $50,000	163	0.39	9,532,883	5.38
Total of loans made	42,200	100.00	$177,272,550	100.00
Loan balances purchased	10,148		$ 30,852,539	
Loan balances sold during year	2,530		$222,696,396	
Loan balances charged off	5,086		$ 10,393,250	
Collections of principal			$153,402,824	
Total loans outstanding on December 31, 1982	79,179		$453,393,153	

ANALYSIS BY TYPE OF SECURITY

	Number of Accounts	Per Cent of Total	Amount	Per Cent of Total
Loans made during the period based in whole or in larger part on:				
(a) Automobiles	7,685	18.21	$ 18,877,867	10.65
(b) Household goods	11,016	26.10	18,724,322	10.56
(c) Autos and Household goods	3,851	9.12	9,557,682	5.39
(d) Mobile homes	264	0.63	1,095,432	0.62
(e) Other chattels	1,059	2.51	6,300,266	3.55
(f) Real Estate	6,314	14.96	104,925,532	59.19
(g) Unsecured notes	10,524	24.94	13,726,879	7.74
(h) Comakers, Endorsers or Guarantors	413	0.98	435,554	0.25
(i) Other	1,074	2.55	3,629,016	2.05
Total of loans made	42,200	100.00	$177,272,550	100.00

LICENSEES OPERATING UNDER THE SALE OF CHECKS ACT

Date of License	*Name of Company*
August 16, 1965	Travelers Express Company, Inc. Minneapolis, Minnesota
September 2, 1965	American Express Company New York City, New York
August 11, 1966	Republic Money Orders, Inc. Dallas, Texas
August 25, 1969	The Circle K Convenience Stores, Inc. El Paso, Texas
August 2, 1978	Associates Financial Express, Inc. Dallas, Texas
September 18, 1973	Citicorp New York City, New York
October 1, 1973	BankAmerica Corporation San Francisco, California
December 18, 1974	Rosauer's Super Markets, Inc. Spokane, Washington
May 19, 1977	Barclays Bank International Ltd. London, England
January 28, 1980	Thomas Cook, Inc. New York City, New York
June 17, 1980	First Chicago Cheque Corporation Chicago, Illinois
October 19, 1981	Bank Of The West San Francisco, California
August 23, 1982	The Chase Manhattan Corporation New York City, New York